

LIST OF ISSUES AND PROGRAMS

JANUARY 1-MARCH 31, 2014

**WSB-AM
&
WSBB-FM
NEWS/TALK 750 WSB**

**COX RADIO, INC.
ATLANTA, GEORGIA**

ISSUES AND ANSWERS

DURING THE PERIOD JANUARY 1-MARCH 31, 2014
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

POLITICS / GOVERNMENT / FOREIGN AFFAIRS
CONSUMER / FINANCIAL / CHARITY
EDUCATION
CRIME / SAFETY / SCAMS
HEALTH / ENVIRONMENT / RELIGIOUS
TECHNOLOGY / ART & ENTERTAINMENT
FAMILY / SELF-HELP / RELATIONSHIP
EMPLOYMENT/BUSINESS
WOMEN / MINORITY

WSB-AM & WSBB-FM
JANUARY 1-MARCH 31, 2014

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
HERMAN CAIN SHOW	M-F 8:30A-12PM	4.5 HOURS	LOCALLY PRODUCED –LIVE, POLITICAL AND LOCAL ISSUES WITH CALL INS
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.
THE ERICK ERICKSON SHOW	M-F 6PM – 8PM	2 HOURS	LIVE AND LOCAL ISSUES ORIENTED TALK SHOW
THE ADAM GOLFEIN SHOW	M-F 8PM – 10PM	2 HOURS	LIVE AND LOCAL ISSUES ORIENTED TALK SHOW

*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

*LENGTHS OF PROGRAMS ARE APPROXIMATE

WSB-AM & WSBB-FM JANUARY 1-MARCH 31, 2014

CHARITY PROJECTS – 1ST Quarter

1/9 -Hudson Grille – Brookhaven – Erick Erickson LIVE
1/23- Habitat for Humanity Build – Atlanta - Clark Howard
1/25 -Habitat for Humanity Build – Atlanta - Clark Howard
2/1 -Habitat for Humanity Build – Atlanta - Clark Howard
2/8- Habitat for Humanity Build – Atlanta - Clark Howard
2/15- Habitat for Humanity Build – Atlanta - Clark Howard
2/20 -Ray's Restaurant / CHOA Luncheon – Atlanta – Jamie Dupree
1/25 -Prostate Awareness Screening – Walmart – Dunwoody
2/22 -Prostate Screenings – Gwinnett Center – Duluth
2/22 -Clark Howard Night at the Gwinnett Gladiators
2/23 -Prostate Awareness Screening – First Baptist Church – Woodstock – Live Broadcast Wes Moss & Dr. Bruce Feinberg
2/25 -Erick Erickson LIVE from a BBQ Restaurant - McDonough
2/28 -Habitat for Humanity Build – Atlanta - Clark Howard
3/1 -Habitat for Humanity Build – Atlanta - Clark Howard
3/8 -Habitat for Humanity Build – Atlanta - Clark Howard Live Broadcast
3/15- Habitat for Humanity Build – Atlanta - Clark Howard
3/15 -Atlanta St. Patrick's Day Parade – Downtown Atlanta
3/24 -Georgia Tech – School of Business – Herman Cain
3/29 -Habersham Winery – Helen – Belinda Skelton LIVE

PROGRAMMING:

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

24- HOUR NEWS COVERAGE-

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

THE HERMAN CAIN SHOW: 8:30 AM - 12:00PM – CAIN, WITH MORE THAN 40 YEARS IN TALK RADIO IS ONE OF ATLANTA'S BEST-KNOWN RADIO PERSONALITIES. FOR 4.5 HALF HOURS DAILY, CAIN SAYS WHAT MOST PEOPLE WON'T AS HE TALKS ABOUT THE TOP LOCAL AND NATIONAL NEWS STORIES OF THE DAY. THE DISCUSSIONS ON HIS SHOW ARE TIMELY AND INFORMATIVE AND NEAL ALWAYS OFFERS AN INTERESTING TWIST ON EACH SUBJECT.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW. WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.

News/Talk 750 WSB

Ascertainment Statement

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Herman Cain Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/2/14	5:00PM	2Hrs.
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THE ERICK ERICKSON SHOW: Obamacare issues into the new year. Show rundown with top stories. A look into what is actually happening with the law. Global warming and the extreme cold conditions. Why the planet naturally goes through stages of cooling and heating. (As seen in history). A discussion on about the ice-bound ship studying global warming, stuck in Antarctica. The history of the Big Bang theory. Story on Dogs defecating with continued coverage on Obamacare. Erick takes callers on the issue and Obamacare issues. The actual numbers needed to maintain Obamacare.

1/3/14	9:00AM	30Min.
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THE HERMAN CAIN SHOW: Take back our government. What we need to do in 2014. Let's focus on the big stuff – taking control both houses of Congress. The ones who are up for re-election, you need to decide if you want to send them back to DC. They supported Obamacare on red-state turf. Now, four Democratic senators in Republican stronghold states face brutal campaigns to retain their seats in this year's mid-term elections. If voters oust Democrat Sens. Mark Begich (Alaska), Mary Landrieu (Louisiana), Mark Pryor (Arkansas) and Kay Hagan (North Carolina), it could help tip the balance of power toward a GOP Senate majority. Democrats currently hold a 53-45 advantage in the Senate, with two independents, who caucus with Democrats. But, the Democrats hold on the Senate appears to be slipping. Besides the four incumbent Democrats campaigning in red-state territory, five of the six senators retiring this year are Democrats.

1/7/14	9:00AM	30Min.
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THE HERMAN CAIN SHOW: It has been over four-and-a-half years since the economic "recovery" began, yet a new CNN poll indicates that almost seven out of every ten Americans considers the economy to be in poor shape. According to economist John Lott, the unemployment numbers do not accurately reflect the state of the labor market. The reason is that the unemployment rate only considers those who are actively looking for work, failing to include the ones who have become so discouraged that they no longer look for a job. As we can see, the official unemployment rate peaked at 10 percent in October 2009 and slowly fell to 7 percent today. But if we add the drop-outs to the unemployed, the current rate would still be 11 percent, virtually unchanged since it hit 11.1 percent in October 2009.

1/7/14	6:00PM	1Hr.
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THE ERICK ERICKSON SHOW: A mention of Global Warming and why it could be proven false, then we transition to a discussion on the legalization of marijuana. A comparison of the legalization to the sexual revolution. A deep discussion on this topic.

ISSUE & DESCRIPTION**DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/8/14 9:00AM 30Min.

THE HERMAN CAIN SHOW: Tax payer waste! The federal government has spent a staggering \$364 million to fund Interviews, a liberal international journalism organization also supported by lefty billionaire George Soros. No wonder the government doesn't seem to want to talk about that. The Department of Health and Human Services (HHS) has set aside \$11 million to continue to publish its "environmental health" journal online, according to a government contract released on New Year's Eve. U.S. taxpayers are now part of a million-dollar effort to improve media in Armenia.

1/8/14 5:30PM 30Min.

THE ERICK ERICKSON SHOW: Georgia Democratic party problems, why it's practically extinct. Tom Glavine made it into the Baseball Hall of Fame today. Erick scores the first interview.

1/9/14 9:00AM 45Min.

THE HERMAN CAIN SHOW: War on poverty, 50 years later. While the \$20 trillion war on poverty hasn't had the dramatic effect that many hoped it would, Mr. Obama marked the 50th anniversary of President Lyndon B. Johnson's "war on poverty" address by saying he has no intention of changing course. Since the mid-1960s, the overall percentage of impoverished people in the U.S. has declined only slightly and the poor have lost ground under President Obama. During the four years that marked President Obama's first term in office, the number of people in poverty increased by approximately 6,667,000. The poverty rate has stood at 15 percent for three consecutive years, the first time that has happened since the mid-1960s. The poverty rate in 1965 was 17.3 percent; it was 12.5 percent in 2007, before the Great Recession. About 50 million Americans live below the poverty line, which the federal government defined in 2012 as an annual income of \$23,492 for a family of four. 77 different programs and 50 million people in poverty. Insanity: doing the same thing over and over expecting a different result. We need a War on Sanity, K Street vs Main Street.

1/9/14 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: Tonight Erick broadcasts live from the Hudson Grill in Brookhaven. He discusses a variety of topics with the crowd including the Nebraska racist toddler tantrum story, the Chris Christie bridge closure fiasco and then takes questions from the crowd.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/10/14 9:00AM 45Min.

THE HERMAN CAIN SHOW: CompleteColorado.com reports that emails show U.S. Senator Mark Udall's (D-CO) office pressured the Colorado Division of Insurance to downplay the number of insurance cancellations caused by the rollout of ObamaCare. A full 249,199 Colorado citizens were victimized by ObamaCare's cancellations. According to the emails, Udall's office hoped to change the definition of a "cancellation" as a way to lower the number. All of this occurred late last year as the storm around cancellations was engulfing Democrats and the president. From an email inside the Colorado Division of Insurance (DOI), Director of External Affairs Jo Donlin bluntly stated to her colleagues: Sen. Udall says our numbers were wrong. They are not wrong. Cancellation notices affected 249,199 people. They want to trash our numbers. I'm holding strong.

1/10/14 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: Job-less rates and their negative reports for this time of the year are discussed today. Why this trend is happening. Erick also talks about a National Journal story discussing the recovery of the economy and the Obama administration on releasing Osama Bin Laden's right hand man from Guantanamo Bay.

1/13/14 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: Drug Cartel story with the legalization of drugs. Takes callers on the possibility of legalizing drugs. A new Obamacare issue discussing the problems and lack of coverage for several Americans that have not gotten the coverage.

1/14/14 10:00AM 1Hr.

THE HERMAN CAIN SHOW: Minutes after the American consulate in Benghazi came under assault on Sept. 11, 2012, the nation's top civilian and uniformed defense officials -- headed for a previously scheduled Oval Office session with President Obama -- were informed that the event was a "terrorist attack," declassified documents show. The new evidence raises the question of why the top military men, one of whom was a member of the president's Cabinet, allowed him and other senior Obama administration officials to press a false narrative of the Benghazi attacks for two weeks afterward.

1/14/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Erick explains the latest Middle eastern/Israeli issues. He also discusses John Kerry's new name calling spout. Iran nuclear weapons deal update is given and mention of the zero tolerance policy issues in American schools.

1/15/14 9:30AM 30Min.

THE HERMAN CAIN SHOW: President Obama, meeting with his cabinet for the first time in 2014, signaled his willingness to bypass Congress if lawmakers fail to act on his long-stalled agenda. "We are not just going to be waiting for legislation to make sure that we're providing Americans with the help that they need," Mr. Obama said from the White House while Vice President Joe Biden, Treasury Secretary Jacob Lew and Defense Secretary Chuck Hagel looked on, among other cabinet members. "I've got a pen and I've got a phone. I can use that pen to sign executive orders and take executive actions...that move the ball forward."

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/16/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: The Republican Civil War! It's being caused due to the possibility of repealing/ caving on Obamacare. Why it's causing so much trouble within the party. Breaking Swatting story, and Erick's swatting personal story. A touch on immigration at the end of the hour. Erick offers the conservative alternative candidates to help fix the problems.

1/17/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: Republican lawmakers, frustrated by the Justice Department's slow-moving probe into the IRS targeting scandal and "conflict of interest" concerns, are now calling for the investigators to be investigated. Reps. Darrell Issa, R-Calif., and Jim Jordan, R-Ohio, on Wednesday formally requested that the Justice Department's inspector general launch his own probe into the department's review of IRS activities. The request marks a serious escalation of their complaints about the department's conduct and, specifically, a decision to have a President Obama backer lead the investigation. Meanwhile, the U.S. Justice Department's investigation into the targeting of conservative tea party groups by the Internal Revenue Service never "got off the ground," claimed Jay Sekulow, attorney for a number of the groups involved. "I don't think it ever got off the ground. It took eight months before we had the first contact by an FBI agent. When they did have the contact, they were already closing the file," Sekulow, who is also chief counsel for the American Center for Law and Justice, told Fox News' "America's Newsroom" on Thursday.

1/21/14

10:00AM

45Min.

THE HERMAN CAIN SHOW: So how do Democrats celebrate Martin Luther King Day this year? By attacking black people! Many of you are familiar with my friend Niger Innis, who is widely recognized as the voice of the Congress of Racial Equality and is currently running for Congress in Nevada's Fourth Congressional District. Niger is one of those strange characters who drive liberals crazy – a black conservative. And to judge from their current assault on Niger and other black conservatives with whom he is associated – including me – it is clear that they believe the black conservative is a figure so beneath contempt that it is virtually impossible to go too far in attacking any or all of us. A press release distributed on Friday by the Democratic Congressional Campaign Committee lambastes Niger as radical, out-of-touch, extreme and all that sort of typical nonsense. I especially like how the people who passed ObamaCare and have run up more than \$7 trillion in new debt over the past five years accuse Niger of having "controversial views."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/21/14 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: Wendy Davis is running for Texas Governor. Erick talks about her latest antics and gives commentary discussing her campaign funding and overall run for the presidency. He also discusses President Obama and why we should feel bad for him.

1/24/14 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: The war on women: Mike Huckabee's comments that were perceived to be sexist with audio clips. Wendy Davis story and comparing it to Huckabee's comments. Bob Bar's endorsement of Erick Holder, how it will hurt his chances during the election.

1/27/14 9:45AM 15Min.

THE HERMAN CAIN SHOW: Republican lawmakers insisted Sunday that any increase in the nation's borrowing authority should have policy changes attached, a demand at odds with White House officials and Senate Democrats, who held firm in their position that Congress must pass a "clean" debt-limit increase.

1/27/14 6:00PM 30Min.

THE ERICK ERICKSON SHOW: Abortion Rights issues in Georgia. Medicare and the addiction that many have for government. The expansion of the welfare state and why it has obverse effects on each area of the country.

1/28/14 9:00AM 45Min.

THE HERMAN CAIN SHOW: On the eve of President Obama's State of the Union Address, a new poll from Washington Post-ABC News shows that fully 63 percent of Americans have either little to no confidence Obama will make the right decisions. The public is evenly split on whether Obama is honest and trustworthy, with 49 percent of Americans answering in the affirmative, and 48 percent answering negatively. Republican senators on Monday unveiled a plan to replace President Obama's health care law that reflects the limitations on GOP health policy created by the rollout of Obamacare. Sens. Tom Coburn, R-Okla., Richard Burr, R-N.C., and Orrin Hatch, R-Utah, would repeal Obamacare as part of the Patient Choice, Affordability, Responsibility and Empowerment Act. But in crafting a replacement, the lawmakers were cognizant of both the popular and unpopular aspects of Obamacare.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/31/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Kasim Reed used emergency powers to use a police escort to get to a national interview at the Weather Channel! We had discussion with callers about the fiasco and an update on the snow situation. Snow storm situation stories and the good side of our community were all included.

2/3/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Nathan Deal on the severe weather problems faced during snow jam last week. We hear personal stories about his kids. Georgia race political race update. David Pennington Governor run with caller Joe McCutchen on GA politics, then GA Senate race update.

2/4/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: How Obamacare will affect class warfare and employment in the future. The Congressional Budget Office. CBO report. Takes callers on the subject. Obamacare nightmare callers with personal stories discuss their experiences. Why it's not affordable.

2/6/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: The head of the nonpartisan Congressional Budget Office delivered a damning assessment Wednesday of the Affordable Care Act, telling lawmakers that ObamaCare creates a "disincentive for people to work," adding fuel to Republican arguments that the law will hurt the economy. The recent report by the Congressional Budget Office concluded that the current state of the U.S. economy might be the new normal. Beyond 2017, CBO expects that economic growth will diminish to a pace that is well below the average seen over the past several decades."

2/7/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Uber taxi's service with the controversial story of the taxi's not approving of them. H.B. 907 is discussed and the aiding of taxi cab services in the city of Atlanta. Allen Powell is behind this issue. Least Affordable Healthcare is found in Southwest Georgia under Obamacare. Commoncore issues with Math and English in our children's schools.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/12/14 9:30AM 30Min.

THE HERMAN CAIN SHOW: The House voted Tuesday to raise the debt ceiling without any strings, a vote that angered a number of Republicans and passed predominately with Democratic votes. The debt ceiling increase passed 221-201, with just 28 Republicans joining 193 Democrats to vote in favor of the bill. Speaker John Boehner was one of those Republicans, taking the rare step of casting a vote; the Speaker of the House does not usually vote. Meanwhile, the Senate Conservatives Fund says that it is time for House Speaker John Boehner to go and they will keep track of the GOP lawmakers that support their effort to oust him from his leadership post.

2/14/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Personal letter sent to Erick regarding a listener's negative interaction with the affordable Healthcare act, transitioning to the faults of Obamacare on a long-term scale. Other Obamacare issues are discussed.

2/18/14 9:30AM 1Hr.

THE HERMAN CAIN SHOW: President Obama marked the five-year anniversary of a controversial economic stimulus plan by releasing a report on Monday saying that government spending averted a second Great Depression, and saying the roughly \$800 billion stimulus was basically free and that American Recovery and Reinvestment Act was so successful that it paid for itself. Under Obama, the labor force participation rate has fallen to 63 percent – a level last seen in 1978 – from 65.7 percent when he became president. Heavy and civil engineering construction employment has declined by 21,700 since the stimulus bill signed by Obama. Obama claimed all stimulus projects received funding based solely on their merits, yet \$3.9 billion in Department of Energy stimulus grants and awards were directed to 21 companies with ties to the Obama administration. At a June 2011 campaign event in Durham, North Carolina, President Obama, admitted that some of the stimulus shovel-ready jobs were “not as shovel-ready as we expected.”

2/18/14 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: The Civil War on the Right. What is the direction of the Republican Party and why you shouldn't except anything less than what you prefer from the party. GA Sen. Candidate David Purdue joins the program for an interview on his platforms. Erick takes callers on the interview in later segments with opinions from Erick and the callers.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/19/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Brian Kemp announced that Georgia would be moving up their state presidential primary. Erick explained the reason for a spread out primary process. Spoke about the controversy surrounding the baker not baking a cake for a gay wedding. Fielded a lot of calls about religious liberty in the business world.

2/20/14

10:00AM

30Min.

THE HERMAN CAIN SHOW: The American Center for Law and Justice is warning of an Obama administration plan to place government monitors in newsrooms via an FCC proposal that could turn every major news network and newspaper into little more than a state media mouthpiece. Last May the FCC proposed an initiative to thrust the federal government into newsrooms across the country. With its "Multi-Market Study of Critical Information Needs," or CIN, the agency plans to send researchers to grill reporters, editors and station owners about how they decide which stories to run. A field test in Columbia, S.C., is scheduled to begin this spring. The FCC says the study is merely an objective fact-finding mission. The results will inform a report that the FCC must submit to Congress every three years on eliminating barriers to entry for entrepreneurs and small businesses in the communications industry.

2/20/14

5:00PM

1Hr. 30Min.

THE ERICK ERICKSON SHOW: Rural Hospitals are closing in Georgia and why Democrats want Obamacare to help keep these hospitals open are discussed. Also, political strategy to win the Senate from Democrats and what Republicans are doing wrong. Republican attacks on the Matt Bevin and his conflicting views.

2/21/14

9:00AM

1Hr.

THE HERMAN CAIN SHOW: A recently released Department of Agriculture (USDA) report on the "Food Assistance Landscape" for the fiscal year 2013 shows that for the second year in a row, participation in the federal government's SNAP (food stamps) program has increased despite a corresponding drop in the unemployment rate, bucking the historical trend. The unemployment rate fell below 8 percent in 2013. On the other hand, the percentage of the U.S. population on food stamps in 2013 rose to the highest level ever, just over 15 percent at 47,600,000 persons. The report notes that food and nutrition assistance expenditures continue to drive the growth in the USDA's budget, now accounting for 72 percent of USDA outlays. Meanwhile, the Rasmussen Consumer Index, which measures consumer confidence on a daily basis, recently found that 49 percent of consumers think the U.S. economy in a recession.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/24/14 10:00AM 1Hr.

THE HERMAN CAIN SHOW: Neal Boortz fills in for Herman today. He discussed the recent happenings in a compromise appears to be in the works in the turf war between taxis, limos and ride-share companies like "Uber" and "Lyft." Georgia House Bill 907 looks like it's headed to a possible floor vote. It would basically force those companies to follow many of the laws that taxi cabs and limos already have to. There are many components to the bill, but the big issues are these: -Just like cabs the ride-share companies would have to register with the state.

2/24/14 5:00PM 45Min.

THE ERICK ERICKSON SHOW: Obamacare is a primary topic of discussion tonight. People getting sick and not getting treated through Obamacare.

2/27/14 10:30AM 30Min.

THE HERMAN CAIN SHOW: House Ways and Means Committee Chairman Dave Camp Wednesday unveiled a comprehensive tax reform plan that would lower rates, broaden the spectrum of taxpayers and greatly simplify the tax code system, shrinking it by 25 percent.

2/28/14 9:00AM 45Min.

THE HERMAN CAIN SHOW: According to a new report by the Manhattan Institute, America continues to suffer from a post–World War II record slow recovery in employment as well as record worker anxiety. Meanwhile, the brightest corner of the economy, the oil & gas sector, has seen stunning growth in creating jobs across the nation and in dozens of domains. Included below are some key facts regarding the state of the U.S. economy: The jobs recovery since the 2008 recession has been the slowest of any post recession recovery in the U.S. since World War II. The number of people employed has yet to return to the 2007 level. The country has suffered a deeper and longer-lasting period of job loss than has followed any of the ten other recessions since 1945. The Congressional Budget Office has more bad news for President Obama: His economic recovery isn't working — and is much worse than the previous four recoveries. "More than four and a half years after the end of the recession, employment has risen sluggishly — much more slowly than it grew, on average, during the four previous recoveries that lasted more than one year,"

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/28/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Ukraine vs. Russia is the main topic this evening. Erick breaks down the facts about the current crisis. Sarah Palin predicted Russia would invade Ukraine and everyone laughed at her.

3/3/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: Former Internal Revenue Service official Lois Lerner, a central figure in the IRS scandal, will appear before Congress Wednesday after refusing to testify last year on the matter, Rep. Darrell Issa, R-Calif., said Sunday. Issa, chairman of the House Committee on Oversight and Government Reform, told "Fox News Sunday" that Lerner's lawyers said she will testify before his committee, after saying last week that she would not. Obama administration proposals to restrict politicking by nonprofit groups have generated a flood of public comments—more than 140,000—raising the odds that they will be significantly revised. The outpouring of reaction, much of it negative, shows the breadth of concern about the rules, which would curb the ability of groups organized as 501(c)(4) "social welfare" entities to engage in political campaigning.

3/3/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Situation in Ukraine/Russia is the main topic tonight. Media dismissed Palin and Romney when they predicted in 2008 and 2012 (respectively) what Russia would do in Ukraine. 3 Geopolitical powers at play: Russia, China and USA. Russia is acting in their own national interest. What the US can do to stabilize the world and destabilize Russia.

3/4/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: Israeli Prime Minister Benjamin Netanyahu stood firm against pressure from President Obama in his opening remarks at their White House meeting on Monday. According to reports from the briefing room, Netanyahu said: "Israel has been doing its part in the peace process and the Palestinians have not. I know it's contrary to common wisdom." President Obama acknowledged that Israel has approached peace with "seriousness." President Obama had been expected to press Israel for greater concessions in talks with the Palestinians, telling Bloomberg's Jeffrey Goldberg last week that "time is running out." Netanyahu had left for the U.S. promising to resist such pressure. Meanwhile, Palestinian Authority President Mahmoud Abbas rejected American plans to extend the deadline for talks unless Israel agreed to a freeze on all construction within West Bank settlements.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/4/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: The Democrats and the 2014 election are the first topic Erick tackles tonight. He then moves on to talk about Jason Carter's interview with Huffington Post. The current issue in the Ukraine is causing Democrats beating up Republicans for being right. Europe seems to be rolling over for Russia. Erick discusses WWII parallels.

3/5/14

9:15AM

30Min.

THE HERMAN CAIN SHOW: Tea party challenges to Republican senators are fizzling across the country, leaving Mississippi as the only state where a longtime Republican officeholder is seriously endangered by a primary threat from his right. Sen. Thad Cochran has stumbled, both verbally and in his voting record, and won't get the backing of the American Conservative Union in his primary battle against Mississippi state Sen. Chris McDaniel — though the U.S. Chamber of Commerce says it still supports the incumbent. But in Kentucky, Kansas and South Carolina, tea party-backed challengers are struggling to gain traction in polls with arguments that the incumbents have been captured by Washington special interests and have turned their backs on grass-roots conservatives.

3/5/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Erick discusses the Senate race in Georgia. He also talks about the history and meanings of Ash Wednesday.

3/6/14

5:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Tonight Erick is live from CPAC. He talks about Marco Rubio's statement on foreign policy, Chris Christie, and Republicans and foreign policy.

3/7/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: Despite its glitch ridden website, patients being forced to switch doctors, and employers laying off their workers, and other dismal effects of Obamacare, President Obama seems to think that his signature piece of legislature is "working the way it should." Meanwhile, the new health insurance marketplaces appear to be making little headway so far in signing up Americans who lack health insurance, the Affordable Care Act's central goal. A McKinsey & Co. report finds that just 27 percent of the individuals who bought health insurance through early February were previously uninsured, and of those, just half have actually activated their coverage by making their first month's premium payment. That means that just over 13 percent of Obamacare paying customers in February were people who were previously uninsured. Meanwhile, the Obama administration is not keeping track of how many uninsured Americans are signing up for Obamacare. Chief Deputy Whip Peter Roskam (R-IL) introduced a bill Thursday to keep track of the \$1.8 trillion that will be spent on Obamacare in the next 10 years. Roskam explained his push on "America's Newsroom," noting that there is currently no oversight of the administration's "very political" operation.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/7/14 5:00PM 2Hrs.

THE ERICK ERICKSON SHOW: Tonight Erick is once again live from CPAC. He interviews Matt Bevin, talked about restrictions on abortion, and gave some CPAC highlights. The 2016 election outlook was also discussed.

3/10/14 9:00AM 30Min.

THE HERMAN CAIN SHOW: The Georgia state legislature has passed a measure calling for a Convention of States to amend the U.S. Constitution, a move long championed by many in the tea party movement. Herman attended the US Senate primary race for Georgia. There were 4 Democrat candidates (Michelle Nunn "who's who" supporters) AND 7 Republican candidates who debated last Friday in Macon. Herman heard a lot of "establishment tone".

3/10/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: After coming back from CPAC, Erick gives us the state of the Republican Party. Young Democrats are becoming Republicans. Democrats expect to lose in 2014.

3/11/14 9:30AM 45Min.

THE HERMAN CAIN SHOW: Russia and its sympathizers seized control of more Ukrainian military bases and facilities in Crimea on Monday while Moscow issued threatening statements about eastern Ukraine that signaled Russia's intention to play a significant role in the country's future. Russia vowed on Monday to unveil its own solution to the Ukrainian crisis that would run counter to US efforts and would appear to leave room for Crimea to switch over to Kremlin rule. Russia said Monday that U.S. Secretary of State John Kerry postponed a face-to-face meeting with Russian President Vladimir Putin to discuss an American proposal on settling the dispute over Crimea, as the distance between two sides shows little sign of narrowing.

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/12/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: The White House is defending President Obama's snarky appearance on comedian Zach Galifianakis' mock-interview show "Between Two Ferns," touting it as a creative, effective way to promote ObamaCare to young adults. White House Press Secretary Jay Carney claimed Tuesday that the video was the "number one referral" to HealthCare.gov the morning it was released online. He said he believes the "viral" video will be a big factor in getting young people to visit the website and explore coverage. Asked whether Obama's appearance on the "show" was beneath the office of the president, Carney said he did not think so, saying "we made the right call here."

3/13/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: President Obama recently appeared in a town hall for Spanish-language media on March 6th to discuss ObamaCare and promote enrollments, and got challenged by a viewer on the economics of it for low-income Americans who are now forced to buy comprehensive health insurance. If the Obama administration wants to meet its enrollment goal of 6 million by the end of this month, a total of 42 people will need to sign up each minute until the enrollment season ends. Department of Health and Human Services (HHS) Secretary Kathleen Sebelius admitted Wednesday that Obamacare premiums will probably go up in 2015, that she does not know how many Obamacare customers have paid their premiums. Meanwhile, The House of Representatives passed the "Enforce the Law Act" Wednesday, a bill designed to push back against the numerous unilateral moves the Obama administration has used to circumvent the law.

3/14/14

10:00AM

30Min.

THE HERMAN CAIN SHOW: The latest WSJ/NBC News poll reveals a number of troubling factors for Democrats, included below is a summary of the deeper elements of the poll: Obama's approval at a new low: Just 41% of Americans approve of President Obama's job performance, down from 43% in January. Fifty-four percent (54%) disapprove, which is up from 51% at the beginning of the year and matches his previous high in December. President Obama's approval rating has not been above water since June (48/47). We're headed in the wrong direction: Nearly two-thirds of Americans (65%) say that the United States is headed in the wrong direction, while 26% believe we're "off the wrong track." Compare that to 41/53 in October 2012, the month before President Obama won reelection, and 32/58 in November 2010, when Republicans won control of the House of Representatives. Needless to say, that's not a position in which Democrats want to be. Obamacare repeal is a positive for candidates: Forty-seven percent (47%) said they're more likely to vote for a candidate who supports repeal of Obamacare, while 32% said they be less likely.

ISSUE & DESCRIPTION**DATE****TIME****LENGTH**

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/17/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: Crimean voters on Sunday overwhelmingly backed a referendum to secede from Ukraine and join Russia, in an election denounced by the United States, Europe and the Ukrainian government as illegal and destabilizing. The United States and Europe condemned the ballot as illegal and destabilizing and were expected to slap sanctions against Russia for it. President Obama spoke on Sunday to Russian President Vladimir Putin and said the referendum on Crimea would never be recognized by the United States. President Obama is imposing sanctions against Russian officials after Crimea's vote to secede from Ukraine. The executive order names seven Russian government officials. The United States also says it identifies and targets the assets of other individuals who aren't government officials but are supporting them.

3/17/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Where is Hillary Clinton and why is it taking so long to find the missing Malaysian airlines 777. Why is Hillary Clinton not saying anything. Crimea explanation and why it's creating so much U.S. national attention. Should the West be held accountable for the future of Ukraine. We will not have anymore updates on the 777. Susan B. Anthony has endorsed Karen Handel and the drawback of this possibility. Georgia Right to life's issue with Handel's position.

3/18/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: Two weeks out from the ObamaCare enrollment deadline, a new survey shows about one-third of uninsured American have no plans to buy insurance -- despite the law's requirement to do so. The Bankrate.com report showed 34 percent of uninsured say they plan to stay uninsured. The most common reason cited was that they consider health insurance to be too expensive. Others are simply opposed to the health care law or think they are healthy enough to go without insurance. Americans buying health insurance outside the new Obamacare exchanges are being forced to swallow premiums up to 56 percent higher than before the health law took effect because insurers have jumped the cost to cover all the added features of the new Affordable Care Act.

3/18/14

6:00PM

45Min.

THE ERICK ERICKSON SHOW: Ga. Politics on Obamacare's lack of Medicare extension policies. Why GA. Democrats are upset and want a Medicaid extension. How should we handle Obamacare in the future and why, we're being held like children.

3/20/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: German Chancellor Angela Merkel declared the Group of Eight leading nations defunct given the current crisis in Ukraine, in a clear message to Russia that the world's seven other major industrialized countries consider its actions in Ukraine unacceptable. Meanwhile, the Russian government slapped sanctions on top U.S. officials on Thursday, moments after President Obama imposed penalties on 20 Russians inside and outside the government -- as diplomatic efforts over Ukraine unraveled into a long-distance tit for tat. The newest sanctions would bar nine American officials from entering Russia. The list includes House Speaker John Boehner, R-Ohio; Senate Majority Leader Harry Reid, D-Nev.; and Sen. John McCain, R-Ariz.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/20/14 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: Michelle Nunn has a fundraiser tonight. Marijuana oil autism provision has passed today. GA politics continued with Senate and Gubernatorial races. Why David Perdue is actually doing pretty well. Medical Marijuana issues in the GA Senate and why it will pass. Local politics and why we are strategically changing the party. G.A. Democrats believe that Barack Obama is a calling card to help the party. The Religious Liberty act has been pulled from the GA Senate and will not be passed in this legislative session.

3/21/14 9:00AM 45Min.

THE HERMAN CAIN SHOW: German Chancellor Angela Merkel declared the Group of Eight leading nations defunct given the current crisis in Ukraine, in a clear message to Russia that the world's seven other major industrialized countries consider its actions in Ukraine unacceptable. Meanwhile, the Russian government slapped sanctions on top U.S. officials on Thursday, moments after President Obama imposed penalties on 20 Russians inside and outside the government -- as diplomatic efforts over Ukraine unraveled into a long-distance tit for tat. The newest sanctions would bar nine American officials from entering Russia. The list includes House Speaker John Boehner, R-Ohio; Senate Majority Leader Harry Reid, D-Nev.; and Sen. John McCain, R-Ariz.

3/21/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Mercer Bears' crazy upset and Jason Carter's campaign strategy moving forward. GA Politics continued with Tommy Irvine's issues and apparently must be a farmer. GA Govt. and Transparency campaign will allow those members to contribute to the fund.

3/24/14 10:00AM 1Hr.

THE HERMAN CAIN SHOW: The search is on over the Indian Ocean to investigate white, square objects spotted from a Chinese plane in an area identified by satellite imagery as containing possible debris from the missing 777. The crew aboard an IL-76 plane sighted the object in the southern Indian Ocean and reported the coordinates to the Australian command center, which is coordinating the multinational search, as well as the Chinese icebreaker Snow Dragon, which is en route to the area.

3/24/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Hobby Lobby vs. the Healthcare mandate and what will happen with healthcare for the future of this county. Does it become a first amendment issue or will we be made to pay for others religious healthcare problems for now and in the future. Erick gives an explanation of Obamacare and the future of the law. He also touches on abortion and how it ties with these religious businesses. Throws it out to the audience to digest the information.

ISSUE & DESCRIPTIONDATETIMELENGTH

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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/25/14

10:00AM

45Min.

THE HERMAN CAIN SHOW: According to the polling website FiveThirtyEight.com, Republicans are on their way toward a takeover of the U.S. Senate in 2014. The website's creator, Nate Silver, gave Republicans a 60 percent chance of winning a Senate majority during the 2014 midterm election cycle. Republicans need to swing six seats to re-capture Senate control. They're on track to win in West Virginia, South Dakota, Montana, and Arkansas, according to Silver. Four states are toss-ups — Louisiana, North Carolina, Alaska, and Michigan. The most likely path to victory, then, for Republicans is swinging the four seats in which they're favored and winning two of the four toss-up seats. Polls have continued to show a large Republican advantage in states with open Senate seats.Here's what YOU can do: 1 – Republicans need a real clear message; 2 – Republicans need good candidates; and 3 – Republicans have to be consistent.

3/25/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: The President's controversial comments concerning Barack Obama's weak comments. Is Barack Obama a Beta male in the global community? The New Homosexual update and why we can't say the word, homosexual: Jason Carter controversial story on campaign funding. Nathan Deal issues and why it was controversial. Hobby Lobby supreme court case and the banning of the word, homosexual. Anthony Kennedy's fate in the Hobby Lobby supreme court case with language and the banning of the word Homosexual. Gays should not be offended by the word homosexual.

3/26/14

6:00PM

1Hr.

THE ERICK ERICKSON SHOW: Barry Loudermilk is tied with Bob Barr for the 11th district lead. G.A. politics and the chair. The totalitarian state and why they don't want to be called the left any longer. Hobby lobby v. Sybillious case continued. Erick justifies why Hobby lobby makes an argument in this controversial case.

3/27/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: Two weeks ago, the Obama administration said it lacked "the statutory authority to extend the open enrollment period" for Obamacare. On Tuesday, however, the White House announced it has decided to extend Obamacare's open enrollment period another two to three weeks, marking this at least the 29th Obamacare delay. Embattled Health and Human Services Secretary Kathleen Sebelius said Wednesday that the Obama administration's decision to extend the Obamacare open enrollment period is not, in fact, an extension. "This is not an extension of open enrollment," Sebelius told Michigan Fox 2. "It is just saying, like you do on Election Day, if you're in line to vote, we want to make sure you vote." However, unlike Election Day, the Washington Post says the Obama administration will give people several weeks – until mid-April – to enroll.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL / CHARITY:

1/2/14

8:36PM

6Min.

THE CLARK HOWARD SHOW: Have you made a New Year's resolution to eat better and exercise more? Be careful your wallet doesn't get eaten alive by gym salespeople. The health club industry basically has 2 business models. In the good one, you pay month-to-month or quarterly with no real contract. In the sleazy business model, you sign a long-term contract designed to give your checking account a workout. With the sleazoids, the downfall begins when they offer you a free tour of their facilities. The tour is done by a commissioned salesperson with the intention of getting you to sign a multi-year contract. Once you sign that contract, the sleazy gyms do what's called "moving paper." That means they sell off the contracts to a finance company that will take the note on for pennies on the dollar. So that creates additional incentive for the club to sign up more members—and hope none of them ever show up and all try to workout at once!

1/2/14

9:08pm

7Min.

THE CLARK HOWARD SHOW: While you were enjoying egg nog this past holiday, your bank was hoping you wouldn't notice they were trying to pull another fast one on you. Banks use December as one of their favorite months to put a lump of coal in your stocking. Years ago, a listener who happened to be a disgruntled bank employee shared a trade publication called Fee Income Report with me. In the pages of Fee Income Report, bankers exchange tips about ways to take advantage of customers via fees. I learned from the publication that banks typically raise fees and change terms and conditions twice a year: Once during the summer (usually in August) and then again around Christmas. Why these 2 months? Because those are the 2 times of year when most people are out of their routine and focusing on family and vacation. Perfect times to stick you with a gotcha, right? People are so busy this time of year that they're often not checking their bank statements and credit card statements. Bad move. You've got to check your statements each month, line by line. You are now warned this is one time of year that banks are going to try to eat you up!

1/7/14

8:35PM

6Min.

THE CLARK HOWARD SHOW: Are you strapped for cash? You can get paid \$450 just for changing your cellphone provider. But there's a way to put even more money in your pocket. AT&T has been hurting for customers, as many have fled to other providers once their contract is up. Their customers are tired of the combo of bad service and high prices. And where do AT&T customers typically go when their contracts are up? To T-Mobile! So now AT&T has launched an offer just for T-Mobile customers. They will pay you up to a \$450 bounty to move from T-Mobile and trade in their old smartphone. That's a \$250 base credit and an additional \$200 per line if you jump through all the hoops they've set up. Now we're hearing rumors that T-Mobile may fire back with a bounty of its own to get customers from AT&T. We'll see if that comes to pass. The reality is every American who wants a cell phone already has one, so we're in a zero sum game where companies have to poach customers from each other!

CONSUMER / FINANCIAL / CHARITY:

1/7/14 9:08PM 8Min.

THE CLARK HOWARD SHOW: The new year is going to be a year of deals on certain items. According to CNBC, there are 5 categories of consumer purchases that will represent the best deals in 2014: Automakers had to lower lending standards to get people in cars. And although 2014 is likely to be another good year for the car market, the best guess is it's not going to be as good as 2013. So you'll see better deals on cars, particularly used cars. See my used-car buying tips. TVs are cheaper right now than they were during the Black Friday weekend. That's very unusual, but it's a direct reflection of the fact that manufacturers and retailers are overstocked. Travel is another area where deals are expected. The cruise market has recovered some from the Carnival debacles, but there are still good deals available. And this year, the move by Frontier Airlines to become a deep discounter (along with Allegiant and Spirit) means you will have choices if you want to jump through the hoops to get a low fare. Textbooks, strangely enough, are going to be a deal too. Why? Because of an obscure Supreme Court decision that means you can buy international versions at much lower prices. And finally, in the midst of the deep freeze, now is the week of real deals on winter clothing. Coats, gloves, hats...this is the time to snatch up what you need!

1/9/14 9:37PM 5Min.

THE CLARK HOWARD SHOW: The Food and Drug Administration (FDA) has a new proposal that would require antibacterial soap makers to substantiate marketing claims that their products stop the spread of illness better than traditional soap. The active ingredient in most antibacterial soaps is triclosan, a compound with supposed antibacterial and antifungal properties. But a few years ago, a report in The Journal of Clinical Infectious Diseases found that you won't get any more sanitary with antibacterial soap than you will with plain soap. The study even went on to suggest that antibacterial soap can harm you by making you resistant to antibiotics. The FDA proposal is now in a commenting period for 180 days, after which antibacterial soap makers will have a 1-year period to present research to support their claims. If they can't do it, they would be required to change the formula or the marketing of antibacterial soap. Antibacterial hand sanitizers and wipes, meanwhile, are not impacted by the FDA proposal.

1/10/14 8:38PM 7Min.

THE CLARK HOWARD SHOW: Google has a new feature where people can send you an email even if they don't know your email address. But there is a way to opt out. The new feature marries Gmail and Google+. So if you're in someone's Google+ Circles, they can contact you -- regardless of whether you've ever exchanged email addresses or not. It's something that I liken to this: Let's say somebody goes to the post office and mails you a letter that just has your name. They don't include a street address, your town, your state, or your zip code. But the amazing thing is, the letter gets to you. That's basically what Google is doing now. There are a variety of reasons why people might *not* just want someone emailing them out of the blue. Fortunately, it's not that hard to change your Google Mail settings to opt out. Just follow these instructions. Meanwhile, I told you before the holidays that Google also wants to use your image and name in ads without compensating you. But again, there's a way to opt out of this too.

CONSUMER / FINANCIAL / CHARITY:

1/13/14 10:38PM 9Min.

THE CLARK HOWARD SHOW: With wifi becoming ubiquitous, we're seeing a lot of "solutions looking for problems" kind of inventions coming out now. Would you buy any of these expensive devices? Egg Minder Tray - This \$70 tray tells you when an egg is about to go bad so you don't throw good eggs out. I'll admit we have a big problem with wasted food in America that costs the average household \$2,000 a year. But paying \$70 for this kind of device?! When the technology is cheap enough it will make sense, but not at this price. Low-tech solution: Put an egg in cold water and it will float if it's bad. HAPIfork - Many people have trouble eating too fast and consuming too many calories. So this \$100 fork signals you when you're eating faster than you should be. Low-tech solution: Behavior modification won't cost you anything. To slow yourself down, simply put down your fork after every bite before you resume eating. That will do the job for free. Huggies TweetPee - You affix this small device to the front of a child's diaper. Then when the diaper is wet, you get a tweet alerting you it's time for a diaper change. Only available for Portugese-speaking markets at this time. Low-tech solution: Well, this one may be worth it so you don't have to pay for too many diapers because you're changing when it's not necessary. Just be sure you're using generic brand diapers!

1/15/14 9:36PM 9Min.

THE CLARK HOWARD SHOW: Are you looking to post a negative review of a business that's done you wrong? Learn the right way to complain online and you'll lessen your chances of being sued. Consumer Reports suggests you keep the following pointers in mind: Know your state's law regarding SLAPP suits. Strategic lawsuits against public participation (SLAPP) are designed to threaten you with expensive and time-intensive litigation to deter you from posting a negative review. By knowing your state's laws, you can understand the parameters of what you legally can and can't say in your review. Make sure you didn't sign a confidentiality agreement. While not common, some doctors do stipulate patients sign such an agreement before treatment. RateMDs.com has a "Wall of Shame" of doctors who have adopted this practice. Avoid them at all costs. Stick strictly to the facts with your complaint. Keep it short, simple and factual; nothing more and nothing less. Cool off. Write your complaint out and then take 24 hours to reflect on it before you post. Make sure your vitriol isn't crowding out the facts in what you've written.

Realize that your veil of privacy can be pierced. You may think you're writing a fairly anonymous review, but it is possible that information about your identity, IP address, and location could be subpoenaed at the request of an offended business. The privacy policy of the website where you post your comments isn't likely to protect you either. Know what to do if you are sued. In the worst case if you are sued, you may be covered by your homeowner's policy for defamatory statements. Check with your insurer to see.

Remember, it all comes back to sticking strictly to the facts. Never post libelous comments that disparage anyone's character. That's the best way to stay out of trouble.

1/16/14 10:00AM 30Min.

THE HERMAN CAIN SHOW: According to a new Gallup poll, more Americans, 42 percent, say they are financially worse off now than they were a year ago, reversing the lower levels found over the past two years. Gallup has found that Americans' economic confidence, self-reported consumer spending, and perceptions of job creation improved in 2013. Despite Americans' more positive views of the overall U.S. economy in 2013, nearly two-thirds believe their personal financial situation deteriorated or was stable over the past year. The percentage of Americans who think 2014 will be a good year for their finances has dropped from 66 percent in late 2013 to 55 percent in early January, Gallup said.

CONSUMER / FINANCIAL / CHARITY:

1/16/14 8:09PM 8Min.

THE CLARK HOWARD SHOW: Going forward, monopoly telephone and cable companies will be allowed to degrade your web surfing if they don't like the sites you visit. It used to be that you would go on the Internet and you enjoyed what's called "net neutrality." Put simply, net neutrality means you have the same access to Fox News as to the CNN website. Your ISP couldn't degrade your surfing experience for one site or the other because they didn't like the political position of the content provider. So monopoly phone and cable companies controlling the Internet had to treat all traffic equally. Until yesterday's court ruling. Under the new rules, if I am Comcast, I can go to Netflix and say, "Unless you pay me \$100 million, I'll make it so all anybody sees is the spinning circle of death when they go to your site." Or I can go to Hulu Plus and say, "You already pay me \$20 million a year, so we'll make sure people get a pristine experience when they visit you instead of Netflix." Monopolies now have won the right to degrade or improve the web surfing experience you have. In reality though, I think there will be no changes for now because the monopolies won't want to draw attention. But over time, they will be able to dictate terms. Unless, of course, the Supreme Court hears this case and reverses the decision.

1/17/14 9:08PM 6Min.

THE CLARK HOWARD SHOW: Do you believe that it costs a boatload more money to eat healthy vs. unhealthy? It's time to rethink that assumption. Research from the Harvard School of Public Health (HSPH) says that's baloney. Their analysis finds it only costs around \$1.50 a day extra to eat healthy. That's \$10 extra a week or about \$500 or so extra a year. "The HSPH researchers conducted a meta-analysis of 27 existing studies from 10 high-income countries that included price data for individual foods and for healthier vs. less healthy diets," according to an HSPH press release. "They evaluated the differences in prices per serving and per 200 calories for particular types of foods, and prices per day and per 2,000 calories for overall diet patterns." Now, \$1.50 is not pocket change...but eating healthy does not have the exorbitant cost some people think. Of course, if you shop sales, you can very likely eat healthy for an equivalent cost to an unhealthy diet. So knowing that to be the case, why do we still choose to eat unhealthy? Because much of the unhealthy choices taste better. I eat a lot of unhealthy food and I do that by choice. (I also eat a lot of healthy food by choice too.) But to say you have to eat unhealthy because that's all you can afford, well, that's simply not so

1/19/14 6AM 25MINS.

1/20/14 12AM 25MINS

PERSPECTIVES: WC Benton, President, WC Benton and Associates-For 30 years, international scholar, university professor, and author, Dr. W. C. Benton, and his team at W. C. Benton and Associates have developed hundreds of highly successful business owners as they go Through the Fire to the Wealth. Benton's proven system, formerly offered only to public sector clients at the Entrepreneurial Development Institute sponsored by state departments of transportation, will be available in 2014 to small, middle, big business owners, and would-be entrepreneurs in a one-day seminar in metropolitan Atlanta on January 24. The key to America's economic recovery is new job creation. The truth is that new and young companies and the entrepreneurs that create them are the engines of job creation and eventual economic recovery. The distinction of a firm's age, not necessarily size, as the driver of job creation has important implications. Therefore, it is paramount that those who conceive new products and services and who direct business operations implement the correct business systems to succeed.

CONSUMER / FINANCIAL / CHARITY:

1/23/14 9:07PM 8Min.

THE CLARK HOWARD SHOW: Amazon and Verizon both want to create the end of pay TV as we know it. But who will make it to market first? Verizon has spent hundreds of millions buying something that was just vaporware last year. Intel had developed a new TV product called On Cue that would offer programming like cable or satellite but at fraction of the cost. But Intel could not get On Cue launched because the programmers would not do business with them. They were too worried about offending the pay TV monopolies. So what's different about the situation now that Verizon has bought On Cue? Analysts believe that because Verizon already has traction with FiOS, the monopolies won't be able to keep it bottled up this time. Yet even if Verizon fails...Amazon is preparing to launch a pay TV service as a companion to their video content for Amazon Prime customers. The as-yet-unbranded service will let you watch traditional pay TV stuff but at fraction of cost. Incidentally, what is the markup on pay TV? You might not believe it, but the typical cable company marks up programming 600%!! So when you pay your cable TV bill, you're paying 6 times the cost of the programming.

1/24/14 8:05PM 7Min.

THE CLARK HOWARD SHOW: With car sales booming, there's new advice about which vehicles have the best total ownership costs. Consumer Reports has new numbers detailing the real deals to own. The 2 hands down winners based on total 5-year ownership costs are the Toyota Prius and the Honda Fit. Different cars cost different amounts to operate per mile. The average car costs more than 60 cents per mile. Some luxury cars cost around that average, while other luxury rides are 3 times the average cost per mile! By comparison, the Prius and Fit cost 40 some odd cents per mile to own and operate. So which other cars are relative deals too on ownership costs over 5 years? Compact cars: Scion xB, VW Golf, Toyota Corolla, Honda Civic, Subaru Impreza. Midsize: Subaru Legacy, Mazda 6 and Honda Accord (4 cylinder). SUVs: Subaru Forester and Honda CR-V. Minivans: Mazda 5. The full list available is available in Consumer Reports. The stunner is which vehicles are terrible to own. The Ford F-250 has a cost per mile of \$1.16. That's serious cash. If you drive 15,000 miles a year, you're talking almost \$17,000 a year to own and operate that vehicle!

1/24/14 8:37PM 9Min.

THE CLARK HOWARD SHOW: After years of dithering, new rules on mortgages went into effect earlier this month. The new rules influence what kind of loans a lender may offer you. You will start to hear the term "qualified mortgage." What makes a qualified mortgage today is different than what it used to mean. The following loans are no longer considered qualified: Negative amortization loans - Where you made a payment, but the loan balance rose instead of shrunk. Interest-only loans; Any loans where you take on a massive amount of debt vs. income. Lenders have been proactive in getting out ahead of the new rules. That's why some lenders had you jump through extra hoops last year if you tried to qualify. Expect lenders for much of this year to continue to overreact and be difficult to work with on income verification. The whole goal of this is to no longer have a situation where lenders wash their hands of it all when they make a loan to somebody who can't pay.

CONSUMER / FINANCIAL / CHARITY:

1/30/14 9:00AM 2Hrs.

THE HERMAN CAIN SHOW: Good Samaritans across metro Atlanta took food to thousands of stranded motorists spending the night on ice-locked freeways, helped push cars up hills, offered rides and places to recharge cellphones, and even invited strangers into their homes for the night. While snow and ice brought commuters to a halt Tuesday, one baby girl decided she just couldn't wait. Her parents were on the way to the hospital, but couldn't make it fast enough due to treacherous road conditions, according to the Sandy Springs Police Department. Instead, the baby's father and Officer Tim Sheffield helped the mother deliver the baby — inside a car on I-285. The family was near Riverside Drive when the father stopped the car shortly after 5 p.m., according to police. Mom and baby were fine.

1/31/14 9:00AM 30Min.

THE HERMAN CAIN SHOW: According to a new report by the Corporation for Enterprise Development, nearly half of Americans are living in a state of "persistent economic security," that makes it "difficult to look beyond immediate needs and plan for a more secure future." In other words, too many of us are living paycheck to paycheck. The CFED calls these folks "liquid asset poor," and its report finds that 44% of Americans are living with less than \$5,887 in savings for a family of four. The plight of these folks is compounded by the fact that the recession ravaged many Americans' credit scores to the point that now 56% percent of us have subprime credit. That means that if emergencies arise, many Americans are forced to resort to high-interest debt from credit cards or payday loans.

2/5/14 9:07PM 8Min.

THE CLARK HOWARD SHOW: Right now, renovating a home is much, much easier than it had been during the real estate bubble. But is it worth the money? Today, so many skilled contractors are available because they don't have enough work anymore. While some contractors say they're doing fine, most are not overall. They will likely be much more negotiable today and willing to call you back. So there are some real benefits on the cost side today, with contractors readily available and some of the materials used in home renovation being a lot less expensive than they were. However, the average payback for a renovation has worsened over time. Historically, renovations never did pay back at a 1:1 ratio. For every dollar you put in a house, it might only yield 80 cents at time of resale. A moderate kitchen or bathroom redo had historically paid back about 85 cents on the dollar. Yet today things are even worse. The latest numbers I've seen indicate the payback is more like 60 cents on the dollar. That's why you never do a renovation to increase your home's value; you do it increase your enjoyment of the home while you're living in it. There are two possible mathematical exceptions when it does make sense from a dollars and cents perspective to do a remodel.

ISSUE & DESCRIPTION**DATE****TIME****LENGTH**

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CONSUMER/FINANCIAL/CHARITY

2/5/14

9:07PM

8Min.

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CONSUMER/FINANCIAL/CHARITY:

2/7/14 9:06PM 9Min.

THE CLARK HOWARD SHOW: There's an ugly ongoing problem when you check in or out of a hotel. At the desk, you're always asked to give a form of payment like a credit card or a debit card so if you trash the room, they have something on you. But then a lot of people decide at checkout that they want to pay cash instead of plastic. So you settle up and they give you a receipt (hopefully) and you go. The problem comes if there's a dishonest individual working behind the desk. They may still charge your room to your card *and* pocket the cash. If you later notice and have proof you paid cash, you call up and they say, "Sorry, it was a clerical error." But what if you didn't keep that receipt or they didn't give you one showing you paid cash? You lose. The best answer is the form of payment you leave at the desk when you check in is the form of payment you pay with when you check out. It all adds up to hotels becoming a new weak point in our nation's ability to stop identity theft and credit card theft.

2/10/14 9:30AM 30Min.

THE HERMAN CAIN SHOW: An American athlete who wins gold at the 2014 Olympic Games under way in Sochi, Russia, stands in line to pay \$10,000 to the U.S. The U.S. Olympic Commission awards cash prizes to Olympians who win a medal -- \$25,000 for a gold, \$15,000 for a silver and \$10,000 for a bronze. But the money is considered earned income abroad and subject to IRS taxation. The United States is one of only a handful of developed countries that taxes such income, which means other Olympic competitors will likely not have to pay such taxes.

2/11/14 8:08PM 8Min.

THE CLARK HOWARD SHOW: Ten years ago I waited tables part-time during college. Back then, receiving an 18% tip was a compliment. Now, 18% is the new 15% when dining out. Etiquette expert Diane Gottsman says she recommends leaving an 18 to 20% gratuity for good service. Gottsman admits there are times when even 20% doesn't seem like enough. For instance, a \$10 breakfast bill would mean a \$2 tip. Dining solo? Don't feel obligated to tip extra. Your servers and bartenders rely on your generosity. The federal minimum wage for tipped employees is \$2.13 an hour. It has been frozen at that rate since 1991. So, remember these tips the next time you leave a tip!

2/14/14 9:08PM 6Min.

THE CLARK HOWARD SHOW: The U.S. is now on a smartphone price curve...and the future of your cell service includes 5G and a \$50 Android. According to various industry blogs, Google is developing a \$50 Android. Think about the price points on their devices; they've quickly gone from the Nexus 5 at \$350 to the Moto G at \$179. They understand that people want cheap smartphones. Hence the coming \$50 Android. And if you're into privacy, there's a phone called the Black Phone that will supposedly keep the NSA from tracking you. While no pricing has been announced, I expect it will be costly. You'll have to decide if the cost is worth the supposed benefits. Meanwhile, I'm starting to hear buzz about Apple developing two new smartphones that will have 5 and 6 inch screens. Finally, South Korea is reportedly developing a 5G network for cellphones. The first test will be in the next 18 months and full deployment will come later this decade, according to USA TODAY.

CONSUMER/FINANCIAL/CHARITY:

2/16/14 6AM 25MINS
2/17/14 12AM 25MINS

PERSPECTIVES: Michael Miles and Cameron Wade, USPS Each year, the U.S. Postal Service and the National Association of Letter Carriers (NALC) sponsor a nationwide food drive to benefit local and area community food banks and food pantries. It is the largest single-day food drive in America. Last year, more than 77 million pounds of food was collected nationwide, with nearly 200, 000 pounds collected in metro Atlanta. This year's NALC Food Drive will be held on Saturday, May 11. We are asking for the support of WSB Radio in encouraging community participation for this very worthy campaign by helping us to spread the word prior to the food drive.

2/19/14 8:06PM 6Min.

THE CLARK HOWARD SHOW: People are going crazy for tonight's Powerball drawing, which is the 6th largest in U.S. lottery history. But let's take a step back and look at another recent winning for a sobering lesson in economics. That's a huge amount of money. If it's well managed, it can provide comfort to you for the rest of your life. But therein lies the rub. If you ever come into a large inheritance or sell a business and get a pile of money, restraint is key. I've long told people in this situation to blow 10% of it however you want. But the other 90% you treat as a nest egg to nurture. It's easy to say, but so hard for people to do. A final word of advice for future lottery winners: Never take the lump sum payout. You're better off taking the payout over years as a method of forced budgeting. If you worry your heirs won't get all the money you have coming to you, buy a term life insurance policy that would pay them for what you would not receive if you die prematurely.

2/20/14 8:37PM 6Min.

THE CLARK HOWARD SHOW: Instead of heading to the supermarket, how about the supermarket heading to you? Delivery of groceries that you order online has quite a history. Back in the 1990s, there was a service called Webvan that pioneered this marketplace. But Webvan went bust and was the largest failure of any dot com in the history of the Internet. Now the idea of online grocery delivery is coming back, albeit it with less flash and splash. One example is Amazon's Subscribe & Save service, where you can order nonperishables on a regular delivery schedule and get an automatic discount, plus free delivery. Another model is the one typified by MySupermarket.com, which delivers perishable groceries at a premium. That's the big difference from the '90s. If you did grocery shopping online back then, supposedly you could get better prices because there was less overhead. Today, however, you will pay *more* for this service, not less.

CONSUMER/FINANCIAL/CHARITY:

2/21/14 9:36PM 8Min.

THE CLARK HOWARD SHOW: Capital One has some new terms of service (TOS) that are making a lot of customers do a double-take. Do you know what caller ID spoofing is? It's a big problem with fraud rings. It's where the phone rings and the caller ID says it's from your bank, or the hospital, or wherever, so you answer thinking it's a legit call. But it's not; the crooks can make that caller ID say anything. Wouldn't it alarm you if your bank said in its TOS that it could use spoofing to try to get you on phone? That is one of the unsavory incredible things in Capital One's new TOS. The Los Angeles Times reports Capital One can also visit you at your home or job under their new TOS: "We may contact you in any manner we choose," even a "personal visit." The best part was when a Capital One media spokeswoman stated, "Capital One does not visit our cardholders, nor do we send debt collectors to their homes or work," she said on one hand when asked about the new TOS. Unless it has to do with defaulted bills over jet skis and snowmobiles! "As a last resort, we may go to a customer's home after appropriate notification if it becomes necessary to repossess [a] sports vehicle," the spokeswoman then pronounced. Now Capital One says they're reevaluating their whole TOS...but that was several days ago and silence is deadly.

2/24/14 12AM 12MINS

BUSINESS IN THE BLACK: Latabia Woodward, President of Delta Sigma Theta Sorority, Gwinnett Alumnae Chapter talks about the Achieving Your Dream Free Affordable Housing event held in their community because of the high numbers of foreclosures. One community in Gwinnett (Lawrenceville) has the highest numbers of foreclosures in the state. The group partnered with HUD, Freddie Mac, IMPACT Group, Synovus Mortgage and more.

2/26/14 8:05PM 6Min.

THE CLARK HOWARD SHOW: This week is the last window for the very good bargains for spring airfare travel. But hurry, you'll have to book within hours to get these deals! JetBlue has a deal that's good for travel into April. You can fly Orlando to Washington D.C. to \$99. That's just 1 sample deal. Virgin America has fares from the West Coast to the East Coast at \$129 one way. (Good for travel through May 21.) Southwest Air's fares from the East Coast and West Coast into Denver are around \$200 roundtrip. If you didn't think about going skiing, maybe you should! (Good for travel through May 21.) Many of the full-fare airlines are matching these deals. But hurry and book. The JetBlue sale ends tonight (Feb. 26) and the Southwest sale ends tomorrow (Feb. 27). If you want to buy spring travel, you've got to buy this week!

2/26/14 9:37PM 7Min.

THE CLARK HOWARD SHOW: Fannie Mae is offering special incentives to buyers if you buy one of their REOs through March 31, 2014. Up to 3.5% in closing cost assistance is available strictly for people who want to occupy these REOs (real estate owned properties); this is not people looking for homes as investments. In order to qualify for the incentive money, you must be under contract no later than the end of March and close by May 31. Visit HomePath.com to see the existing inventory. This is very zip code specific and you have to know the neighborhood to know if you're getting a deal. Meanwhile, Freddie Mac has its own website to unload REOs, where they're currently offering a \$500 incentive through April 15. Check them out at HomeSteps.com.

CONSUMER/FINANCIAL/CHARITY

2/27/14 9:06PM 7Min.

THE CLARK HOWARD SHOW: Years ago when I had my first home, the mortgage was sold off by the lender, and the result was a dispute about the balance. I contended I owed around \$3,000 less than the new servicer of my mortgage claimed. So I had to prove my point by finding all my canceled checks. I also had to buy a book with an amortization table that allowed me to crunch the numbers myself. Obviously, this was in the pre-Internet days. Now that we're in the era of computers, we assume the balances that lenders are tracking will be accurate. But they're not. With all the mortgage mess of the past few years, this is not a time to blindly trust your lender when they report a mortgage balance. Errors can easily be made when loans are sold, or banks are absorbed by other banks and there's a migration of records. The balance can be all fouled up -- and almost always the error is not in your favor. Thankfully, it's very simple to ensure you're tracked correctly. Print out an amortization schedule for free at DinkyTown.net or HSH.com. Finally, it is imperative that you keep proof of all mortgage payments throughout the entire life of your loan. That avoids the danger of your payments being misapplied to another loan. Banking, much like life, is not completely accurate. In this case, it's not that the banks are trying to cheat you; it's just that their record-keeping is incompetent.

2/28/14 8:36PM 6Min.

THE CLARK HOWARD SHOW: I want to share a "free insurance policy" that will help you protect your credit. It involves opting out of those pre-approved credit offers. Best of all, it's free, simple, fast and efficient. You can eliminate more than 90 percent of those pesky offers you're being bombarded with if your FICO score is 700 or above. Simply go to OptOutPreScreen.com or call 888-567-8688. It is a joint venture of the credit bureaus that lets you tell them you don't want their junk mail! Be aware that you'll be required to give your Social Security number. That's how credit bureaus track people, so it's a necessary part of the process. This is a legitimate request for your Social Security number! Special note: Opting out of these offers is especially important if you move and your mail goes to an old address, or if you have a jointly shared mailbox. You also can eliminate other kinds of junk mail for free at DMAChoice.org. In fact, you can even choose to get more junk mail if you want! But who would want that?

3/4/14 8:08PM 7Min.

THE CLARK HOWARD SHOW: AirBNB.com offers a money-saving alternative to book your stay when you want something more than just a hotel room. The service has come out of nowhere to have booked 10 million guest nights. The funny thing is they came to the game late, after sites like VRBO.com and HomeAway.com had already established a similar niche. All three sites let owners of properties rent their condos, homes, or apartments in competition with traditional hotel rooms. If you need several bedrooms, prefer to have your own cooking facilities, or if you plan to stay for more than a couple nights in a destination, you'll often get a much better deal by renting an apartment, home, or condo from a private owner. If you want to book a stay through AirBNB, look at properties that have lot of reviews. And you must have a credit card for booking because you pay AirBNB as the middle man, not the individual owner you're renting from.

3/4/14 9:36PM 6Min.

THE CLARK HOWARD SHOW: While I usually like to present a positive spin on things, today I want to dedicate a moment to telling you about retailers that have the worst customer service. The stats below were crunched by 24/7 Wall St. based in part on results from the American Customer Satisfaction Index (ACSI). The list includes supermarket, drug store chains, discount emporiums, and more. Here are the Top 10 retailers with the worst customer service ratings: 10. Winn-Dixie; 9. Supervalu; 8. Gap; 7. Best Buy; 6. Safeway; 5. Macy's; 4. Walgreen's; 3. CVS; 2. Rite Aid; 1. Walmart. Meanwhile, who actually did well in the ACSI? Some highly ranked stores in the department and discount stores category include both Nordstrom and Costco Wholesale. In the supermarket category, regional grocery chain Publix continues its dominance for yet another year.

CONSUMER/FINANCIAL/CHARITY:

3/6/14 9:07PM 6Min.

THE CLARK HOWARD SHOW: Cell phone insurance policies say they'll protect you if your phone is lost, stolen, or broken...but will they really? David Lazarus of The Los Angeles Times wrote a column about how one woman purchased an iPhone 5 on AT&T and then decided to sign up for the \$6.99/month policy when she was traveling in Asia. Her phone was stolen during the trip, so she went to the police and filed a report. Then she filed a claim with Asurion, the insurance provider. Well, her claim was denied 3 times by Asurion. Their rationale? She wasn't covered because she wasn't on the AT&T network at the time of the theft. That's despite the fact that it clearly states in the insurance contract's 9 pages of mice type: "The coverage territory is worldwide." I've long said cellphone insurance is a real stinker. The reality is you have a deductible to meet when you make a claim and then you typically get a refurbished phone back. But this latest story from David Lazarus now confirms how bad it really is!

3/6/14 9:38PM 6Min.

THE CLARK HOWARD SHOW: If you're a Netflix subscriber, you're on the hit list of cyber-criminals who want into your wallet! Huffington Post reports some subscribers are being hit with a pop-up phony webpage that looks exactly like Netflix. When you enter your account info to sign in, you get a message that says, "We have detected unusual activity on this account. To Protect your account for unauthorized use, we have temporarily suspended this username. To regain access to your account please contact Member Services at 1-800-947-6570." I should note that the real Netflix customer service number is 1-866-579-7172. If you call the fake customer service number, you're told to download special software that is a Trojan virus. It allows the criminals to take over your computer and look for sensitive financial info on it. Netflix has become so popular that it's now a big target for crooks. Be very careful out there! If you ever need to call Netflix, make sure you call the right number. Do not respond to anything in any pop up!

3/7/14 8:05PM 6Min.

THE CLARK HOWARD SHOW: There are 2 low-cost price leaders this month, according to the Georgia Public Service Commission (GA PSC). They are Commerce Energy and True Natural Gas. Commerce is advertising a rate of .6290 this month, while True is advertising .6560. A typical Commerce customer who locks in this month can expect to pay \$808 over 12 months. The typical True customer locking in this month will pay \$827 over the year. ("Typical" is defined as using 717 therms annual consumption.) Again, these are the lowest rates as determined by the GA PSC for the month of March 2014. Hopefully you already locked in earlier in the season! But if you didn't, switching your natural gas company is easy and can be done over the phone or online. Though let's say maybe you're concerned about switching, you're out contract, and you're happy with your current company. Try giving them a call to see if they'll match either of these rates.

3/10/14 1AM 16MINS

BUSINESS IN THE BLACK: Caroline Arnold, author of Small Move, Big Change-Using Microresolutions to Transform Your Life Permanently talks about how small behavioral changes can lead to major self- improvements. First thing we must do is change our mindset messaging especially those of failure! With micro-resolutions, we commit to do - not be!

CONSUMER/FINANCIAL/CHARITY:

3/11/14 9:38PM 8Min.

THE CLARK HOWARD SHOW: Cards on the table: I am cheap. My latest adventure in cheapness involves lightbulbs, specifically the old school incandescent kind. The kind invented by Thomas Alva Edison. The kind that government put the kibosh on as of January 1, 2014 under the Energy Independence and Security Act. There's been a lot of partisan anger about the new energy-efficient lightbulb mandates. Personally, I'm not an incandescent bulb hoarder. Nor am I opposed to CFLs or LEDs. My home has roughly 75% LEDs, 25% CFLs, and 5% incandescents. But as I said, I am cheap. I know it's been said the true cost of a bulb is not the purchase price, but the cost of the energy it burns over time. While I do agree with that statement, sometimes it makes more financial sense to extend the life of a traditional bulb. Here's my rationale: Let's say you bought that incandescent on sale for 50 cents a bulb. It eats a full 60 watts of electricity. Yet that might only be about \$4 or \$5 a year in energy expenses per bulb. That LED, meanwhile, could cost around \$10. It will only eat 11 watts to give you the same light as the 60-watt incandescent. But unless you get it on deep discount, you might not make your money back on that bulb for a year or two. So you could call it delaying the inevitable, but when an incandescent burns out at my home, I'm not exactly leaping to buy a costly LED to replace it.

3/14/14 8:07PM 6Min.

THE CLARK HOWARD SHOW: Starting March 19th, customers will be able to leave tips directly through the Starbucks app on their iPhone. Think of it as a digital tip jar. Customers will be given the option to leave a tip of \$.50, \$1, or \$2, according to the Starbucks Newsroom. But is tipping your barista even necessary? Gottsman admits tipping a dollar or two for a cup of coffee is steep. However, she says it may be worth it for loyal customers who have developed a relationship with the employees at Starbucks. "If the employee smiles and calls you by name, knows your favorite coffee drink and has directed the barista to get it started by the time you get to the front of the line, a tip would be a considerate way to show appreciation," says Gottsman. With more people taking advantage of the mobile payment option, Starbucks says customers suggested digital tipping on MyStarbucksIdea.com. For now, digital tipping will only work on the Starbucks app for iPhone. It'll be available for Android later this year.

3/17/14 9:36PM 7Min.

THE CLARK HOWARD SHOW: Next time you're on a business trip, there's an easier way to hail a cab using your smartphone. Services like Lyft, Uber, and Taxi Magic are just 3 options that are very easy to use. They'll pop up your location on a map and show you the closest drivers and their ratings. The cars are immaculate. The price you pay includes tip, and later on you are emailed a breakdown of where you went on a map, what you paid for time, and what you paid for distance. The incumbent taxi industry has long been crying foul over Lyft, Uber, and their ilk. But the reality is if it becomes an effective marketplace, and I'm a cabbie and I can make more money doing one of these other services, then that's where I should go. That's how the free market works.

CONSUMER/FINANCIAL/CHARITY:

3/18/14 8:09PM 6Min.

THE CLARK HOWARD SHOW: Think you have to spend a lot for high quality toilet paper? Think again. Consumer Reports says the best toilet paper in America is a Wal-Mart exclusive -- White Cloud 3-ply Ultra Soft and Thick. At 25 cents per 100 sheets, White Cloud got a high score of 88 based on softness, strength, disintegration, and tearing ease. In second place, Charmin Ultra Strong got a score of 71 and costs 41 cents per 100 sheets. In third place, Quilted Northern Ultra Plush scored 70 and costs 38 cents per 100 sheets. Two store brands -- Target's Up & Up (20 cents per 100 sheets) and Walmart's other private label Great Value Ultra Strong (27 cents) came in fourth and fifth. My beloved Costco brand, Kirkland Signature, checked in with a mediocre score of 51 though it only costs 12 cents per 100 sheets, almost the cheapest brand sampled. The absolutely cheapest option was Scott 1000, which cost 8 cents per 100 sheets, but had the lowest score of all on the Consumer Reports tally -- a 24. Ouch!

3/18/14 8:35PM 7Min.

THE CLARK HOWARD SHOW: Amazon Prime members get free 2-day shipping and other perks, but is it worth the new \$99 admission price? Effective April 17, the price of an Amazon Prime membership will jump from \$79 to \$99. That's prompted a lot of people to ask me what I think about the price hike. First, let me set some background. Prime members get free 2-day shipping on most online purchases with no minimum order size, plus a free streaming service that's like a Netflix wannabe, and free Kindle e-book downloads. So at \$99 each year, you really have to assess the value of what's being offered. The fact is that Amazon was once the cheapest place to shop, but that's no longer the case in many product categories. Amazon Prime is more about convenience if you're not a price sensitive shopper. On the other hand, if price is important to you, you may want to reconsider that membership. The real issue here is that if you're too devoted to Amazon, you're probably overpaying. That "free shipping" is very expensive if you pay too much for the stuff in the first place because you're no longer comparison shopping. I saw on Slickdeals.net a workaround strategy to get 1 more year of Amazon Prime at \$79. Basically, you buy a membership before the new rates go in effect, and then gift it to yourself. See the complete details here.

3/19/14 9:30AM 30Min.

THE HERMAN CAIN SHOW: Surging prices for food staples from coffee to meat to vegetables are driving up the cost of groceries in the U.S., pinching consumers and companies that are still grappling with a sluggish economic recovery. The U.S. Department of Agriculture estimated last month that retail food prices will rise between 2.5% and 3.5% this year, up from 1.4% last year. Food prices have gained 2.8%, on average, for the past 10 years, outpacing the increase in prices for all goods, which rose 2.4%, according to the government.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL / CHARITY:

3/21/14

9:06PM

7Min.

THE CLARK HOWARD SHOW: The pollsters at Gallup interviewed nearly 180,000 Americans in 50 states over 12 months to develop The Gallup-Healthways Well-Being Index. They examined specific criteria such as physical and emotional health, healthy behaviors, work environment, social and community factors, financial security, and access to food, shelter, and healthcare. Where are people the happiest? The No. 1 state is North Dakota. That may surprise you. North Dakota is kind of a backwater, it had a lot of abandoned towns, and the state watched its land drop in value to nearly nothing. But thanks to America's energy boom, the state has roared back as an economic powerhouse and now enjoys the nation's lowest unemployment rate. Rounding out the Top 5 of states are South Dakota, Nebraska, Minnesota, and Montana. So where are people not well compared to their fellow Americans? West Virginia, Kentucky, Mississippi, Alabama, and Ohio. What's the point of me telling you all this? Well, we are a historically mobile population. So if you're in a rut, you might consider moving to one of the Top 5 for a chance at better well-being both fiscally and physically.

3/25/14

8:08PM

8Min.

THE CLARK HOWARD SHOW: Years ago, I suggested that we do away with the penny in the United States. Boy, did I hear it from a lot of listeners. People were not happy with me! But the reality is pennies actually cost more than one cent to make and manufacture. Think about how easy it would be to do away with them. Let's say you go to a store and the price of something is 11 or 12 cents, it just rounds down to 10 cents. If it's 13 or 14 cents, it rounds up to 15 cents. That rounding makes us exactly even-steven over time. When I was a kid, I can remember walking to a country store where we got a little bag to pick out penny candy. Depending on the size of the candy, you got several pieces for a penny and walked out with a little paper bag full of sweet stuff. A penny actually had value. Then I can remember when I was first driving and a penny would buy 15 minutes of parking at a meter. Now you can't even put a penny into a parking meter anywhere that I know of. Why do we hold onto this coin psychologically when, as a practical matter, we have to accept that neither a penny nor a dollar buy what they used to? Vote in my poll on ClarkHoward.com and let me know what you think!

3/26/14

6AM

25MINS

3/27/14

12AM

25MINS

PERSPECTIVES: Brian Cosgray, Ed McBrayer, Jim King – Chastain Park Conservancy, PATH Foundation, -April 6 at Chastain Park marks the fourth annual Tripathalon sponsored by Mercedes Benz, Coca-Cola, and Cox Enterprises. This run, bike, and swim event is a great pre-race for triathletes and runners looking to qualify for the Peachtree Road Race. The PATH Foundation is one of the beneficiaries of this event., The PATH Foundation is a nonprofit group that has developed trails for recreation and commuting since 1991. PATH has completed more than 160 miles of trails in Georgia, including The Silver Comet, Arabia Mountain, Chastain Park, Freedom Park, Lionel Hampton, Northwest Atlanta, South Decatur Trolley, Stone Mountain and Westside. PATH plans to build more than 100 additional miles of trails during the next 20 years. PATH Foundation can be reached at 404-875-7284 or via www.pathfoundation.org.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL / CHARITY:

3/26/14

9:09PM

9Min.

THE CLARK HOWARD SHOW: I have talked for years about the enormous waste of money that drinking bottled water can be. One figure I've seen suggests that a dedicated drinker can blow as much as \$1,400 a year on bottled water. That is big bucks for you to throw away! Now I've been reading how industry is adjusting to the increase in people drinking more water. One of the first industries to transition has been the water fountain business. The Wall Street Journal reports more water fountains are being built with automatic sensors to trigger the water to start filling up your plastic bottle without you having to touch anything. I know there are scares from time to time with the safety of tap water. But I continue to believe tap water is safer than bottled water because it's tested many times a day in most municipalities. Bottled water, on the other hand, is only tested several times a year in some facilities. Recently, I heard a new health argument against bottled water that I want to bring to your attention. An Australian study cited by The Washington Post found that kids who don't drink fluoridated tap water have a more than 50% higher incidence of cavities. The Centers for Disease Control and Prevention says drinking fluoridated public water can reduce cavities in kids by as much as 37% and in adults by as much as 47%. If you still insist on drinking bottled water, talk with your dentist about other ways (such as a fluoride rinse) to preserve your family's dental health.

3/26/14

9:36PM

7Min.

THE CLARK HOWARD SHOW: Getting free access to your credit report and credit score can be easy. At AnnualCreditReport.com, you can get a free copy of each of your credit reports once each year. In just a couple minutes, you can see how your credit is, but only once a year. This is the government-authorized clearinghouse for getting your credit reports from each of the main bureaus at no cost. Then there's a site I've talked about called CreditKarma.com that allows you free access to both your credit report and your credit score. The latter is based on your TransUnion credit report. CreditKarma does this routinely; it's not just once a year. Other sites that also offer free non-FICO credit scores include Credit.com and Quizzle.com. CreditKarma also tells me what factors make up my credit score. Their data shows my total debt, plus what I owe on credit cards, home loans, auto loans, student loans and personal/other loans.

3/28/14

9:08PM

6Min.

THE CLARK HOWARD SHOW: If you or someone you know is getting married, I have some suggestions about ways to save money. A few years ago, Costco Wholesale got a round of derisive press of late for selling high-end designer wedding dresses at a fraction of what they would cost elsewhere. We're talking typically somewhere between \$700 and \$1,200. Now H&M has announced that it will sell wedding dresses online and in select stores at \$99. And that's not just an introductory price. That's the everyday purchase price! The idea that weddings have to be frightfully expensive to be any good is an odd and amazing thing. I think about my in laws who were married some 50 years ago and it cost them \$25. Inflation adjusted, that would be like a \$100 wedding today.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1st Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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EDUCATION:

2/4/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: The Common Core debate has reached Georgia today as a rally is being held at the Capital building today at 1pm. Panelist defend Common Core at Center for American Progress forum saying: 'The children belong to all of us'. These Liberals say your children belong to the community. Wrong. Children belong to their parents.

2/5/14

9:35PM

7Min.

THE CLARK HOWARD SHOW: The private student loan market is opening up with the first real chance of offering refinances that I've seen in about 10 years. The Cleveland Plain Dealer reports a company called Charter One is advertising an Education Refinance Loan with fixed rates as low as 5.24% and a variable rate of 2.84% above the one-month LIBOR rate. Those low rates are contingent on two things: A good credit score and a co-signer. So this offer is of no help if you're falling behind on debts and your credit is shot. You can refinance anywhere from \$10,000 to \$170,000 in private student loans with 15 or 20-year repayment options. Federal student loans are *not* eligible for this refi offer. Private student loans should still be avoided at all costs. But this option may help you if you're already stuck in one.

2/17/14

5:00PM

45Min.

THE ERICK ERICKSON SHOW: Atlanta public Schools Cheating scandal is the main topic tonight. Pete Combs is interviewed on the APS public schools scandal. How we should teach our kids.

2/24/14

1AM

18MINS

BUSINESS IN THE BLACK: Michele Stephenson and Joe Brewster, Producer/Director of American Promise, a documentary where they follow 2 5 year old African American boys (one who is their son) through a predominately white upper crust school in Manhattan.. This documentary shines a light on issues of educational opportunity, the black male achievement gap, stereotypes and more. It is featured on PBS POV.

3/3/14

1AM

23MINS

BUSINESS IN THE BLACK: Professor Devin Robinson talks about whether all children should be made to go to college even though they don't really want to go. Robinson talks about young adults finishing college and not being able to find anything in their field and also the hefty student loans that must paid back. There are other options in life such as; technical school, military, internships because many careers don't need a college degree.

3/27/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Karen Handel Interview on the Georgia Senate Race. GA Senate race continued with interview recap. Public School Superintendent is taking over the Atlanta Public Schools district. President's popularity is dropping in the polls. Austin Independent School district has good schools. She has a good track record in developing school systems.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

1/14/14

11:06PM

8Min.

THE CLARK HOWARD SHOW: With more and more people on smartphones, criminals have switched their focus from breaching computers to breaching your phone. Here are a couple of the ways they're doing it. First, they're sending spam text messages that subscribe you for bogus pay services if you interact with them. It's the latest version of the cram. Solution: Take time to look through your wireless bill line by line for phony charges. If you've gone paperless, put it on your calendar once a month to log on and review your bill carefully. Second, if you're under a data cap or don't have good data, you probably search out wifi. Be sure you are only signing into networks you know to be legit. Crooks create fake networks. Solution: Don't do anything at a wifi hot spot of a personal nature that requires you to enter a password. BONUS TIP: If you're looking for mobile security, try a freemium service called MyLookout.com that offers protection for smartphones running Android, Blackberry, or Windows. And don't forget antivirus on your computer at home too. Check out my list of free options for virus, spyware, and malware protection.

1/15/14

9:05PM

8Min.

THE CLARK HOWARD SHOW: Thinking about putting off filing your taxes for several more weeks? There's a compelling reason why you might not want to. During the last few years, crooks have been stealing people's Social Security numbers and then filing false returns as though they were those people. The crooks typically claim low income and high deductions and file electronically. Then when you go to legitimately file your return, it's rejected by the IRS because somebody else already filed as you! The whole mess typically takes about 10-14 months to straighten out if you're on the receiving end of the scam. For that reason, I've advised callers to make sure they owe the IRS rather than the other way around. In other words, reduce your withholding at work. That way you're not waiting around for money you can't get your hands on. (It's too late to do it for this current tax season, but it will help you come next year at tax time.) Fortunately, the IRS has now trained almost half of their 80,000 employees to spot identity theft and maybe prevent some of it. They have had to dedicate somewhere between 3,000 and 4,000 employees specifically to the task of help victims of identity theft. The number of false returns filed last year was 15 million, and those are just the ones they stopped. Many more fraudulent returns made it through.

2/4/14

8:38PM

8Min.

THE CLARK HOWARD SHOW: That missed call on your cellphone could cost you \$30...but maybe not in the way you think. One of my Facebook followers let me know about an old scam that has roared back to life. Years ago, crooks found a way to exploit a handful of international area codes that don't require a foreign code to dial up. Now that scam has resurfaced as what's being called the "one ring scam." Crooks are using robocalling technology to place Internet calls that only ring once to cell phones. If you pick up, the robocaller just drops the line. But the bigger danger is if you miss the call. Like so many people, you might think it's an important call and dial that number right back. Bad move. Turns out the area codes are in the Caribbean. That call will cost you between \$15 and \$30! And to add insult to injury, the criminals behind these calls will sign you up (through your cell provider) for bogus services that will be crammed on your phone bill if you return their call. WTAE/Better Business Bureau reports there are 5 area codes being used to perpetrate this ploy: 473; 809; 876; 284; and 268. The key thing to know is, when an unfamiliar number comes in, you're better off waiting for a voicemail to determine if you have a legitimate caller before calling it back. You can also Google the phone number itself. If the number is a scam, chances are good that others will have posted warnings about it.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFETY / SCAMS:

2/27/14

9:37PM

7Min.

THE CLARK HOWARD SHOW: After the untimely death of 13 people, GM has finally fessed up about a manufacturing defect that lead to airbags not deploying in accidents. GM has issued an unequivocal public apology for having dithered nearly a decade after it knew about an ignition switch defect in more than 1.6 million cars. The Detroit News reports GM issued a directive to dealers in 2005 warning them about the problem. But then they denied there was need for a recall when they were repeatedly approached by federal regulators. Here's what happened: The ignition switches were not tightened properly. Driving with a heavy key ring apparently had the effect of disengaging the airbags, resulting in the deaths of 13 people. The takeaway here is do not have a heavy key ring. If you have a GM car, separate your key from the key ring. The vehicles affected by the recall include the following: 2003-07 Saturn Ion, 2005-07 Chevrolet Cobalt, 2005-07 Pontiac G5, 2006-07 Chevrolet HHR, 2006-07 Pontiac Solstice, and 2006-07 Saturn Sky.

3/7/14

8:36PM

7Min.

THE CLARK HOWARD SHOW: Watch out if you use Facebook and Twitter. There could be a bull's-eye on your back for alleged scamsters touting a get rich quick scheme through investing in securities. USA TODAY reports Fleet Mutual Wealth and MWF Financial, doing business as Mutual Wealth, were allegedly using the popular social media sites to friend people and convince them to hand over money for an alluring investment opportunity. The alleged scamsters said they had a secret method of investing in securities for just minutes or seconds at a time. By using proprietary buy/sell signals, they said they were able to deliver returns of 2% to 3% per week. But the money they took went offshore to untraceable bank accounts. I've got to give credit to the SEC (Securities and Exchange Commission). This is not a group known for its swift execution, but they were able to get a court order to freeze the funds before this thing really took off. The people who lost money will likely never see any of it back. But here's the lesson for you: Anytime someone starts talking about a "secret formula" or promising big returns on your money in a completely safe way, your defenses should go up. We're in a world where if you make a 10% return on stocks annually by being well-diversified, you're doing great. So if somebody is promising 2 to 3% per week, that's a no go! Be smart, be careful, and avoid the fast talkers, even on Facebook and Twitter.

3/20/14

9:35PM

6Min.

THE CLARK HOWARD SHOW: Marketers are gaga over our smartphones. They're always with us. And they emit a signal that researchers and marketers have figured out how to capture and track. Each phone has unique identifiers that it sends out based on your WiFi MAC address and Bluetooth address. That's how Apple knows so much about you. If you have iPhone, they don't like to talk about it, but they track everything you do at Apple. But it's not just Apple, it's Android too. And all the tracking has led to a backlash. So to avoid being regulated, the industry is now haphazardly trying to create a system where you'll be able to control how your phone's info is being harvested. Simply go to SmartStorePrivacy.org and you can opt out of this mobile tracking. Not every player in the tracking business is on board with this privacy initiative, but many of the bigger ones are. Just click Take Me to Opt Out, enter both your WiFi MAC address and Bluetooth address and then you're opted out. Full instructions on how to determine your MAC and Bluetooth address are available here. By opting out, you can prevent retailers and potentially others from tracking your every movement at stores -- how long you linger at an end cap, what parts of the store you spend the most time in, etc.

ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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CRIME / SAFTY / SCAMS:

3/27/14

8:35PM

9Min.

THE CLARK HOWARD SHOW: Just in time for tax season, scamsters are working overtime trying to get your money in a new phone scam. The Internal Revenue Service reports sophisticated IRS impostors are calling people and demanding immediate payment, according to The Los Angeles Times. The scamsters use phone spoofing to make their number come up as "IRS," and they already have the last 4 digits of your Social Security number -- both of which lends them an air of legitimacy. Here are some of their other tactics to watch out for: Use common names and fake IRS badge numbers. Send bogus IRS e-mails to support their scam. Call a second time claiming to be the police or department of motor vehicles, and the caller ID again supports their claim. You're told to submit payment either by wire or by prepaid debit card. So far, 20,000 people have been swindled out of \$1 million, according to IRS officials. Know this: The IRS will *not* contact you by phone asking for money. They only contact you by snail mail if they want to get in touch with you. So if you get one of these calls, hang up the phone!

3/28/14

9:36PM

6Min.

THE CLARK HOWARD SHOW: Craigslist.org has long posted a warning on its site that reads, "Deal locally with folks you can meet in person. Follow this one rule and avoid 99% of scam attempts." Well, now there's a new warning I have to give you about doing business face-to-face with people. The San Francisco Chronicle reports a woman was kidnapped and robbed in Silicon Valley by criminals claiming they had iPhones for sale. She had made the mistake of arranging to meet the supposed sellers in a Target parking lot. The criminals knows iPhone buyers will have cash and so they arrange to meet the buyers in a bad part of town in an area that's not well lit. Then when the criminals typically pull a gun on the unwitting buyer and takes their money. There's a simple rule here: Whether you're a seller or a buyer, always meet in a brightly lit public place in a neighborhood that you know is safe. In front of a police precinct is ideal. Be careful out there, use good judgment, and you will hopefully avoid the problems that can occur.

ISSUE & DESCRIPTION**DATE****TIME****LENGTH**

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/2/14

10AM

1Hr.

THE HERMAN CAIN SHOW: OBC STICKER SHOCK! - The working class are being hit the hardest. The new Obamacare taxes that take effect in 2014 are as follows: The Affordable Care Act requires most individuals and their dependents to have health insurance in 2014 or pay a penalty for noncompliance in 2015 when they file their 2014 taxes. Americans who have to buy medical devices like pacemakers, stents and prosthetic limbs will have to fork over a 2.3 percent medical device tax. Another hidden expense will affect Americans who have to pay out a large share of their annual income for medical costs. Currently, Americans are allowed to deduct medical expenses higher than 7.5 percent of their incomes. But that figure leaps to 10 percent under Obamacare, which will cost taxpayers \$15 billion over 10 years. For some Americans there will also be an increase in Medicare tax. Under ObamaCare, individual tax filers earning more than \$200,000 and families earning more than \$250,000 will pay an added 0.9 percent Medicare surtax on top of the existing 1.45 percent Medicare payroll tax. They'll also pay an extra 3.8 percent Medicare tax on unearned income, such as investment dividends, rental income and capital gains. SNEAK-a-TAX!

1/5/14

5AM

60MINS

HEALTH TALK: Thyroid Function Part 2:-Chemicals in the environment can cause thyroid interruption. Fluoride is one of the major chemicals in the environment that causes thyroid interruption. Fluoride is found in most water supplies, and in toothpaste. Our bodies cannot flush fluoride out. The Barns thyroid test is a quick way to check thyroid status. Use a thermometer first thing in the morning in the arm pit for 10 minutes. This is the basal temperature and should be 97.8 to 98.2. This should be done for a week. If lower than the scale, it could indicate thyroid dysfunction. If higher, it could be a sign of infection. Tryclocine is an anti-bacterial found in most hand creams and soaps that are called anti-bacterial. You can limit your exposure by staying away from hand sanitizers and soaps. Tryclocine is also an endocrine interrupter. It also messes up hormones in general. Cookware can also lead to thyroid interruption. Non-stick cookware contains chemicals that interrupt thyroid function.

1/6/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Severe cold weather in the metro area and what wind chill actually equates too. The real reason for environmental campaign. Aliens from Canada? Interview with Dave Baker of The Home fix It Show with Cold weather solutions and Health Department issues. Interview with Walter Reeves of The Lawn and Garden Show. Tease of Antarctic ship that got stuck in the ice.

1/12/14

5AM

60MINS

HEALTH TALK: Dangerous Food Mistakes Part 1:Today we are talking about common mistakes people make with their food that can be dangerous. When grilling, be careful with the charred marks. These can cause cancer. Marinating steak lowers the chemical that can be cancerous. Rosemary marinates in particular are protective. Avocado oil can help too, because of its high smoke point. French fried potatoes can be a problem if cooked above 250 degrees. An alternative is to bake them. Commercially produced rice has been shown to contain arsenic. Organic rice avoids this problem. 87% of supermarket meat contains hard to kill bacteria. Organic meats harbor fewer bacteria.

ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/12/14 6AM 25MINS

1/13/14 12AM 25MINS

PERSPECTIVES: Dr. Ian Smith, Author – The Super Shred - Who does not want to lose weight? Let's take it a step further – who does not want to shed the pounds quickly ... and safely? Right! Dr. Ian Smith is with us. You've seen him before – he's a co-host on The Doctors. He's also a New York Times Best Selling Author – again! Just got word last night that his new book "The Super Shred Diet" is number one on the New York Times Best Seller list! Dr. Ian Smith is the author of the best seller – Shred: The Revolutionary Diet. For six seasons he served as the medical/diet expert on VH1's Celebrity Fit Club and is the creator of the 50 Million Pound Challenge and The Make-Over Mile.

1/13/14 9:00AM 2Hrs.

THE HERMAN CAIN SHOW: Health insurer Humana Inc said on Thursday that "it projected its enrollment mix in private plans through the exchanges created by President Barack Obama's healthcare law will be, "more adverse than previously expected." Humana attributed the enrollment trend to regulatory changes allowing people to remain in previously existing plans not sold on the exchanges. Obama proposed allowing insurers to keep selling plans that did not comply with the Affordable Care Act after political fallout that he was not keeping his promise that people can keep insurance plans if they like them." The Obama administration has decided to jettison CGI Federal, the main IT contractor that was responsible for building the defect-ridden online health insurance marketplace and has been immersed in the work of repairing it, according to a person familiar with the matter. Federal health officials are preparing to sign a 12-month contract worth roughly \$90 million, probably early next week, with a different company, Accenture, after concluding that CGI has not been effective enough in fixing the intricate computer system underpinning the federal Web site, HealthCare.gov, the individual said.

1/15/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Medical Marijuana is the topic tonight. Erick talks about the story of a 4 year old child with epilepsy in Forsyth, GA, that is greatly helped by the aid of a derivative of marijuana. Erick takes several callers.

1/16/14 8:36PM 7Min.

THE CLARK HOWARD SHOW: Do you take Tylenol (brand name) or acetaminophen (generic) when you're sick? Be sure you're not exceeding the FDA's new recommendation of milligrams. Acetaminophen is present in what are called "shotgun medications," those OTC meds that are typically for cold or flu relief. If you read the box, you'll see one of the key ingredients will be 325 or 500 mg of acetaminophen. So a shotgun medication, taken in conjunction with Tylenol on top of that, could mean that you ingest a double dose of acetaminophen and maybe even overdose. The result? Possible permanent and irreversible liver damage. Now the Food and Drug Administration (FDA) "is recommending health care professionals discontinue prescribing and dispensing prescription combination drug products that contain more than 325 milligrams (mg) of acetaminophen per tablet, capsule or other dosage unit. There are no available data to show that taking more than 325 mg of acetaminophen per dosage unit provides additional benefit that outweighs the added risks for liver injury." In fact, more than 500 people die every year from taking too much acetaminophen and brand name Tylenol. And the FDA's best guess is 60,000 people end up in emergency rooms each year for the same reason.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/19/14 5AM 60MINS

HEALTH TALK: Dangerous Food Mistakes Part 2: BPA is used in linings of canned food. Tomatoes can contain VERY high levels of BPA. BPA can cause high levels of estrogen in humans. This can lead to sexual and reproductive problems. Genetic engineering of plants began back in the 60's and 70's with wheat to increase yields. Chocolate is another area of concern. Chocolate contains PEA's that give the same feeling as falling in love. Organic dark chocolate is the best choice. You should avoid overeating chocolate! Aspartain is dangerous. Stevia is a wonderful alternative. It's naturally produced and contains nutrients.

1/22/14 5:00PM 1Hr.

THE ERICK ERICKSON SHOW: Erick opens tonight with a story on mental health issues. A kid claims to be Jesus Christ, and he actually wasn't it...this story then transitions to an abortion discussion. Obamacare update and new problems. Target is now eliminating its healthcare system so that employees can use the Affordable Healthcare Act. There is a grand plan to change healthcare in the future.

1/26/14 5AM 60MINS

HEALTH TALK: Boost Your Brain Power Part 1: Two things can interrupt brain function, chemical and physical. If a bone moves out of place and causes swelling. This causes a disruption from the brain. Nerves stop receiving messages. Food (chemical) can strongly affect brain function. Curry contains turmeric. This contains an anti-oxidant. It will pass the blood/brain barrier. It can help in prevention of plaque related to Alzheimer's. Celery helps in brain function by reducing inflammation. Choline is a B vitamin that boost cognitive function and helps with brain regeneration. It may help in preventing degenerative conditions later in life. Broccoli is a great source for choline. Walnuts are a great source of omega 3 fatty acids. Blueberries are a good brain food. They are high in anti-oxidants and low in fructose. Coconut oils are a good source of ketones. The body uses ketones for a secondary fuel source for the brain. Gluten will cause serious brain fog.

1/26/14 6AM 25MINS

1/27/14 12AM 25MINS

PERSPECTIVES: Dr. Ann Haight, Aflac Cancer and Blood Disorders Center- The Aflac Cancer and Blood Disorders Center performed it's record 1000th bone marrow transplant highlighting the need for more donors in the bone marrow registry. Every four minutes, one person is diagnosed with a blood cancer. Every 10 minutes, someone dies from a blood cancer. That's more than six people each hour, or 148 people each day. Patients are searching for a cure. It could be you. Be The Match Registry® is operated by the National Marrow Donor Program® (NMDP), a nonprofit organization that's dedicated to creating an opportunity for all patients to receive the marrow or umbilical cord blood transplant they need, when they need it. It is the largest and most diverse donor registry in the world. Our partnerships with international and cooperative registries provide doctors with access to 22.5 million potential donors and 601,000 cord blood units worldwide. Seventy percent of all patients who need a transplant don't have a matched donor in their family. A patient's likelihood of finding a matching donor on the Be The Match Registry is estimated to range from 76-97%, depending on race and ethnicity. Our donor and cord blood registries can only continue to grow if people like you sign up to become a member of the registry or donate your baby's umbilical cord blood. Because of you, more patients will be able to receive a life-saving transplant.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/28/14 5:00PM 4Hrs.

THE ERICK ERICKSON SHOW: A major crippling snow and ice storm has hit Georgia. People are trapped in their cars, running out of gas, and sitting in traffic all over the state. Conflicting reports from weather professionals led to a disregard to the warnings until it was too late. Businesses, schools, and the government employees were all released at the same time after the roadways were already too hazardous to travel on. Erick talks to callers stuck in various places in the city and the WSB team helps to inform listeners of road issues.

1/29/14 5:00PM 3Hrs.

THE ERICK ERICKSON SHOW: Outrage falls over the city as the lack of preparation from government officials cause the city to be totally paralyzed do to the winter storm. Erick talks about the Georgia Department of Transportation's issues and how to prevent it from happening, why it wasn't the "State of Georgia", and why local government is to blame for School closure issues.

2/9/14 5AM 60MINS

HEALTH TALK: Secret Causes of Heart Disease: Doctors have added canned foods to the list of heart disease preventives. Why? BPA's in the cans. The hormones in BPA can lead to developing heart disease. The vegas nerve is the main connection to the heart. This nerve can be affected by the digestive system. Stomach spasm can be the main cause. Lack of sleep can double your risk of heart disease. This is from less than six hours or more than nine. Acid reflux can also irritate the vegas nerve. It also inhibits Nitric oxide production, which leads to restricted veins.

2/10/14 1AM 17MINS

BUSINESS IN THE BLACK: Rev. Chip Gordon, Director of Pastoral Care at the Cancer Treatment Centers of America talks about Our Journey of Hope Cancer Care Leadership Training Seminars to equip pastors and church leaders with tools to minister to cancer patients in the congregation and community.

2/11/14 8:35PM 7Min.

THE CLARK HOWARD SHOW: Remember the news reports about "pink slime" a few years ago? If you eat meat, listen up so you'll know how to answer when you're asked, "Where's the beef?" Back in 2012, an ABC News report claimed that some 70% of ground beef sold in supermarkets had the pink slime additive. Technically, pink slime is defined by Wikipedia as "low-grade beef trimmings and other meat by-products such as cartilage, connective tissue, and sinew." It is used as a filler or to lower the fat content of beef. So how can you know if you're eating this additive? Simply look for the term "finely textured beef" or just "textured beef." That's the popular name for pink slime today, according to meat packer Cargill. The beef processing operation offers that juicy tidbit and more on the website GroundBeefAnswers.com. Does this talk take away your appetite? Well, if you've ever worked in a kitchen in any restaurant, you probably know what a wonder it is that we're all safe and sound after a meal! On a related note, Ranco Feeding Corp. recently recalled 8.7 million pounds of beef products, which represents more than a year's worth of meat processing!

HEALTH / ENVIRONMENTAL / RELIGIOUS:

2/13/14 4:00PM 1Hr.

THE ERICK ERICKSON SHOW: Another snow and ice storm has hit the Atlanta area. Tonight we have a round table discussion with Cpt. Herb, Kirk Mellish, and Clark Howard discussing the storm. Storm coverage.

2/16/14 5AM 60MINS

HEALTH TALK: What You Don't Know About Breast Cancer: The good news is survival rates are increasing. A diagnosis isn't a death sentence anymore. One in eight women will be diagnosed with breast cancer. Chemicals we come in contact with every day can inhibit breast feeding. Factors early in life can have an impact on breast cancer risk. BPA's, nail polishes, and lawn chemicals all contain estrogen like substances that are known to increase the risk of breast cancer.

2/17/14 1AM 15MINS

BUSINESS IN THE BLACK: Joe Larche', CEO of Foot Fittr talks about one of the biggest problems most of our population experiences....aching feet! Joe talks about the importance of proper fitting shoes, high heels and how it affects our gait, therapeutic shoes and inserts especially care for folks with diabetic neuropathy.

2/19/14 9:08PM 7Min.

THE CLARK HOWARD SHOW: In an effort to circumvent health insurance headaches, some doctors have switched to cash-only practices and are saving their patients big bucks in the process. CNNMoney.com reports there are a small handful of physicians around the country who have set up membership-based programs that offer discounts on services to customers. The programs are all over the board in price -- anywhere from \$100 a year to \$2,500 annually -- depending on patient load and the level of personal attention you want. It's a trend also known as "concierge medicine." For several thousand dollars each year, you get same day appointments and the doctor may spend an hour with you instead of 4 minutes. For \$1,200 to \$1,700, you may get same day service, phone consults, and a free annual physical. The lowest tier is priced between \$250 to \$500 and gives you a less exclusive package of services.

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

2/21/14

5:00PM

1Hr.

THE ERICK ERICKSON SHOW: Sam Moore story on allowing sex offenders to loiter around elementary schools is discussed. Also, the gay wedding cake story and why people shouldn't be forced to do things they don't wish to do. Would Jesus bake a cake for a gay person, how would it be taken for people on this topic.

3/2/14

5AM

60MINS

HEALTH TALK: Surprising Silent Killers: Household toxins can be putting you and your family at risk. Microwave popcorn can be hazardous. Antibacterial soaps can affect your hormone levels. Transfats cause heart disease. Weed killers can get in the water supply. There are several known dangers from weed killers. Air fresheners can be toxic and poisonous.

3/9/14

5AM

60MINS

HEALTH TALK: Surprising Silent Killers Part 2: Fluoride in toothpaste is a known poison. It's on the label, "Harmful if swallowed". Avoid using a microwave in general. It changes the DNA structure of whatever is exposed. There are over 80,000 chemicals on the market today. Not all interactions have been tested. In fact many aren't tested. Florida in water is highly toxic. Tap water should be avoided.

3/16/14

5AM

60MINS

HEALTH TALK: Mental Health Disorders: Mental disorders are skyrocketing. What is the cause? 46% of Americans fit the profile for a mental disorder. 20% of American children suffer some form of mental disorder. Bad diet contributes to these figures. Lack of exercise also contributes. Toxic overload is also a contributor. The brain reacts to the toxins and bad diet. Foods affect the brain. Electromagnetic frequencies also contribute to mental health. Depression has been linked to bacteria imbalance in your gut.

3/16/14

6AM

25MINS

3/17/14

12AM

25MINS

PERSPECTIVES: Dr. Lisa Perez – Circulatory Centers of Metro Atlanta -Many women want to get healthier, younger-looking legs starting. They are able to remove unsightly veins with the vein clinic that has specialized in affordable, painless vein treatment for 30 years. With 95% of vein treatments covered by insurance and our staff of local, board-certified doctors, it is no surprise Circulatory Centers has been the vein clinic women trust for scar-free varicose vein treatment, thread or spider vein treatment. Circulatory Center has clinic locations in Perimeter, Roswell and Johns Creek. Dr. Lisa Perez and our friendly staff are here to help restore your youthful, healthy legs with our pain-free procedure.

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

3/17/14

1AM

16MINS

BUSINESS IN THE BLACK: Evan Katz, leading therapist and author of the book "Inside the Mind of an Angry Man" shares his thoughts on Justin Beiber's self-destructing, downhill behavior and the NFL player, Richie Incognito's bullying case. Katz discusses the various diagnoses of anger issues and when it's time to get help.

3/19/14

6:00PM

45Min.

THE ERICK ERICKSON SHOW: Gravitational Wave theories are being changed and how theories are being disproven. Global warming is a one of those theories that can be used to help us out. Translating to Carbon dioxide issues in the atmosphere and problems.

3/23/14

6AM

25MINS

3/24/14

12AM

25MINS

PERSPECTIVES: Nichelle Jones, Jones Health and Benefits, Licensed Insurance Broker - As the March 31 deadline approaches for millions of Americans to secure health insurance via the Affordable Care Act, we sit with licensed insurance broker Nichelle Jones of Jones Health and Benefits to discuss options for persons who must sign up for health care. We also discuss the basics of who needs to be aware of the March 31st deadline and what options may be available to individuals who may think that they don't fit into any of the plans offered at healthcare.gov. Perhaps you've been looking a long time. Perhaps your search has just begun. Perhaps you're wondering, how do I choose a health insurance provider amongst a sea of options. Nichelle has worked entirely in the Southeast, consulting and project managing accounts both large and small. She's been both a trusted advisor regarding complex business and human resource issues. She's mentored, trained and lead everyone from college students to colleagues to clients and has managed to consistently surpass annual expectations in both performance and revenue.

3/24/14

1AM

10MINS

BUSINESS IN THE BLACK: Dr. Amit Sood, the Mayo Clinic's stress management and resiliency expert talks about The Mayo Clinic Guide to Stress-Free Living. Sood shares in his book about learning about how our brain works and how we produce unwanted stress and he gives actionable steps to cultivate emotional and mental strength, how to find greater fulfillment in life and how to nurture a kind disposition.

3/24/14

1AM

10MINS

BUSINESS IN THE BLACK: Tai Spargo of the National Organization for rare Disorders or NORD and Annette De Bow, who was diagnosed with a rare disease talk about Feb. 28th being Rare Disease Day. One in ten Americans suffers from a rare disease. A rare disease is defined as affecting fewer than 200 thousand people but because there are nearly 7,000 rare diseases they affect nearly 30 million Americans.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

3/24/14

1AM

10MINS

BUSINESS IN THE BLACK: Nurse Barb, nurse practitioner and award winning author talks about how to get through the winter cold and flu season and how to use one of the best natural solutions right from your kitchen to soothe a nagging cough, keep your skin soft and moist and how to boost your energy all with natural honey!

3/23/14

5AM

60MINS

HEALTH TALK: Managing Pain: Back pain usually starts with an injury. This appears to get "well" but you then have problems much later with the disks in the back. Surgery of the back has the highest failure rate of all surgeries. For neck pain, spinal manipulation has had the best results. This is from a recent study. If a bone is out of place pinching a nerve, you put it back in place. Proper nutrition is essential to getting healthy again. You need the building blocks to good health.

3/23/14

5AM

60MINS

HEALTH TALK: Mental Health Disorders Part 2: This is a continuation of the 03/16/14 show, Mental Health Disorders. We discussed more causes to mental health disorders. GMO foods can contribute to mental health disorders. Once you get grains and sugars out of the diet, a child's behavior improves rapidly. Check your home for EMF exposure. 400 - 500 is normal. Use a gauge to check things around the home, like a clock radio, microwave, and other appliances. Limit your exposure to the EMF levels that are high.

3/30/14

5AM

60MINS

HEALTH TALK: Digestive Discontent: To promote healing in the body, you have to eat properly. Digestion is the key to healing. When eating processed foods, can trigger an ongoing mistaken internal attack from the immune system. This causes symptoms of allergies. This can also be an auto-immune reaction.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

1/9/14

9:05PM

6Min.

THE CLARK HOWARD SHOW: The market for 3-D printers could break wide open in March thanks to the introduction of a pre-assembled \$499 printer. Da Vinci 1.0 is among the 3-D printers that was introduced at CES 2014 in Las Vegas. Other 3-D printers that are already on the market at varying price points include MakerBot and PrintrBot. Of course, the name "3-D printing" is really kind of misleading. It's more like 3-D manufacturing. Instead of making a photocopy of a piece of paper, a 3-D printer is a machine that actually makes an item by creating it layer by layer out of plastic, metal, or other material.

1/10/14

8:06PM

6Min.

THE CLARK HOWARD SHOW: As I've been checking out all the displays at CES 2014, there are some that have really caught my eye. There's a Dick Tracy kind of watch phone that tells time, takes pictures, and serves as a standalone phone with a little SIM card slot. There's a kids' version for \$99 with GPS that lets you know where your child is. And there's a \$250 version for adults. This thing is amazing; you can even Skype right from your watch! Another big thing I saw were all the drones. Some are for industry, others are for individuals. The FAA has to figure out the rules governing these pilotless aircraft of all sizes that will be a common part of our lives in the next couple of years. I also saw a \$149 device aimed at parents with teen drivers. You put this gadget in your car and, when it senses movement, it disables your ability to do anything on your cell phone. It also allows parents to know at all times where their teenager is as they drive around.

1/13/14

10:38PM

9Min.

THE CLARK HOWARD SHOW: With wifi becoming ubiquitous, we're seeing a lot of "solutions looking for problems" kind of inventions coming out now. Would you buy any of these expensive devices? Egg Minder Tray - This \$70 tray tells you when an egg is about to go bad so you don't throw good eggs out. I'll admit we have a big problem with wasted food in America that costs the average household \$2,000 a year. But paying \$70 for this kind of device?! When the technology is cheap enough it will make sense, but not at this price. Low-tech solution: Put an egg in cold water and it will float if it's bad. HAPIfork - Many people have trouble eating too fast and consuming too many calories. So this \$100 fork signals you when you're eating faster than you should be. Low-tech solution: Behavior modification won't cost you anything. To slow yourself down, simply put down your fork after every bite before you resume eating. That will do the job for free. Huggies TweetPee - You affix this small device to the front of a child's diaper. Then when the diaper is wet, you get a tweet alerting you it's time for a diaper change. Only available for Portuguese-speaking markets at this time. Low-tech solution: Well, this one may be worth it so you don't have to pay for too many diapers because you're changing when it's not necessary. Just be sure you're using generic brand diapers!

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TECHNOLOGY / ARTS & ENTERTAINMENT:

1/17/14

8:37PM

7Min.

THE CLARK HOWARD SHOW: Tired of wearing glasses? Contacts or Lasik not an option? Technology might just ride to the rescue with an app that's scientifically proven to correct vision. I saw a Wall Street Journal story about a paid app designed to correct the reading vision of those who are 40-60, I couldn't believe it. Glasses Off is an iPhone app that offers a 12-week training program to teach your eyes to work without needing prescription glasses. A study in a journal called Scientific Reports concurs that this thing actually works. (An Android app is coming soon.) This app gives you a vision test right on your smartphone and then has a training program that you use 3 times a week for 15 minutes per session. As you do this over time, you go from your reading vision being really fuzzy to really sharp. This is a paid app that costs \$59 for 4 months, which is how long the program runs. After that, you maintain your corrected vision with a less frequent program.

1/23/14

9:35PM

6Min.

THE CLARK HOWARD SHOW: If you have children, you'll want to pay attention to this easy way that you can to be in control of home networking. It's more important than ever today to create an electronic leash for your kids. You certainly don't want them seeing things they shouldn't on the Internet. So enter SkyDog.com. For \$149, this service offers a wifi router, app, and cloud service that gives you mobile access to your home network. It's like a whole ecosystem for your home. With it, you can monitor, limit, and teach your children right from wrong on the web. SkyDog lets you filter the content your kids have access to. You can also set up time limits for each device in your household. One thing I really like about SkyDog is how they did videos that instruct you step-by-step to use the tools their home network system offers. You can buy SkyDog on Amazon, among other places.

1/26/14

6AM

25MINS

1/27/14

12AM

25MINS

PERSPECTIVES: Beverly Nicholson-Doty, Tourism Commissioner US Virgin Islands It is early June – still plenty of time to make plans for a summer vacation – or simply an anytime getaway. Wonder if you've visited or considered visiting the US Virgin Islands. Here to answer many of our questions about this hidden American gem is Beverly Nicholson Doty the Commissioner of the US Virgin Islands Department of Tourism.

TECHNOLOGY / ARTS & ENTERTAINMENT:

2/9/14	6AM	25MINS
2/10/14	12AM	25MINS

PERSPECTIVES: Cokie Roberts – Journalist and Author- If you think back to all the history we've learned, you'll nod in agreement with the many things we know about our founding fathers ... George Washington, Benjamin Franklin, John Adams, Thomas Jefferson ... but what do we really know about our founding mothers ... yeah – probably not a lot. A decade ago, New York Times bestselling author, political commentator for ABC News and celebrated journalist Cokie Roberts wrote FOUNDING MOTHERS - highlighting the female patriots of the American Revolution. Recently she created a kids version picture book based on FOUNDING MOTHERS, Ladies of Liberty. Illustrated by a Caldecott Honor-winning artist, Diane Goode, this great gift for your sons, daughters, nieces and nephews recounts the endeavors of the women who worked behind the scenes for freedom from England. Details about the lives of Abigail Adams, Martha Washington, Phillis Wheatley and others are taken from their letters and journals and tell the story of their courageous acts and how they contributed to the founding of America.

2/10/14	1AM	12MINS
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BUSINESS IN THE BLACK: Lady Fiona Carnarvon, Countess of Carnarvon and author of "Lady Catherine, The Earl and the Real Downton Abbey talks about the history of Highclere Castle during the 1920's and the basis for the Downton Abbey series. The Count & Countess Carnarvon restored Highclere Castle and now live there with their son.

2/20/14	9:09PM	7Min.
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THE CLARK HOWARD SHOW: When it comes to tracking your activity online, the cookie is going away. But where are the laws we need to protect us as Internet tracking evolves? Apple has a unique identifier for every mobile device they sell. Then they provide that unique code to advertisers, so you can be tracked in every way. The reality is we're already way past cookies, which are a term for what allows companies to track every place you go and everything you do online. Data miners can then build a dossier on you using the info gathered from cookies. But both Firefox and Chrome make secure browsing really easy, where you're not putting the cookie trail out there. The laws of our country are far behind what we should have a right to expect as people. The industry is afraid that we will be in a position where the public demands new laws to protect our privacy. California is moving along those lines, and you'll see others states doing the same. So the industry is trying to get ahead of this trend. An industry trade association proposes you be given an on/off switch to choose that people do not track you. We'll see what comes of that; it will require websites, app developers, and advertisers to honor what's essentially a kill switch.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

2/17/14 1AM 12mins

BUSINESS IN THE BLACK: Galileo Vieira, Sr. Product Marketing Mgr. for Windows Stores at Microsoft talks about tech tools to help people reach their new year's resolution goals. The apps include; for health & fitness -fitbit and pocket yoga; for money- the mint app; healthy eating-bing food & drink; for organization-chore monster and to do app and trip advisor for travel.

3/2/14 6AM 25MINS

3/3/14 12AM 25MINS

PERSPECTIVES: Mark Burnett and Roma Downey, Producers Son of God -Producer Mark Burnett and his wife Roma Downey are guests. Mark Burnett's name may be familiar to you because he is the man behind the TV shows Survivor, The Voice, The Apprentice, and Shark Tank. Roma Downey will be familiar to you from her role as the tender hearted angel Monica in the CBS television series Touched by an Angel. Together this couple produced the Bible Mini Series we watched last year and on Friday their film Son of God opened. I sat down with them recently after a screening of the film in Alpharetta.

3/10/14 1AM 12MINS

BUSINESS IN THE BLACK: Harold Morton, President of the Historic Collier Heights Preservation Community talks about the new "Historic" designation for the community and what it means for future construction in the area. Collier Heights boasts great notables and leaders such as; Rev. Martin Luther King, Sr., Judge Glenda Hatchett, Rev. Ralph D. Abernathy, Herman J Russell and others. There will be a celebration including a walk through museum this month. This is the first community built for African Americans by African Americans from 1959-1971.

3/31/14 1AM 10MINS

BUSINESS IN THE BLACK: Norlita Brown, author, writer, producer and director of the upcoming movie "Color Lines". This movie talks about the prejudices African American have against each other when it comes to complexion. Brown is hosting a casting call for about 30 characters in the movie.

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FAMILY / SELF-HELP / RELATIONSHIP:

1/6/14

1AM

12:00

BUSINESS IN THE BLACK: Vanessa Kinsey, Executive Director of Sisters Against Domestic Violence talks about knowing when to leave an abusive situation and how to be safe. She also asks for donations of toys and food for the women and children in the transitional home.

1/13/14

1am

10:00

BUSINESS IN THE BLACK: Joy Young, Executive Director of Stop Your Bullying talks about the prevalence of children who are bullied in schools today murdering themselves. This group fights against Cyber bullying and personal harassment by offering 8 week workshops to elementary and middle schools.

2/2/14

6AM

25MINS

2/3/14

12AM

25MINS

PERSPECTIVES: Antoinette Tuff, Hero, Author-In a world where one can't turn on the TV or internet without hearing or reading something that stuns us with the thought of "who could do this sort of thing" or "what is this world coming to" - every now and then a true hero comes forth, like a superhero rising from the rubble. I would like to introduce you to Antoinette Tuff. Your readers should meet this remarkable woman who did something that truly sets her apart - talking a school shooter back from the brink. Not just talking to the shooter, but divulging her personal struggles to the gunman and offering to walk outside with him to surrender so the police won't shoot. Antoinette used empathy, tenderness, and compassion to calm down a mentally ill young man intent on going on a killing spree on a warm summer day this past August in suburban Atlanta - at an elementary school. It could have been another enormous tragedy. But it wasn't. Publicly recognized by President Obama for her courageous act that saved a school from tragedy, and honored by CNN this past week at their annual CNN Heroes Award Gala, Antoinette's story is captivating and one that is worth sharing with your readers. In her upcoming book release, a memoir titled, Prepared for a Purpose, Antoinette shares her story, one that will leave the reader asking themselves "what would I have done in that situation?" Prepared for a Purpose is Antoinette's inspiring true story of faith, courage and compassion in crisis. Antoinette Tuff is a true picture of grace, courage and heroism. But before she made headlines on that fateful day in August, she was a woman who faced and overcame her own pain and hurt.

ISSUE & DESCRIPTIONDATETIMELENGTH

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FAMILY / SELF-HELP / RELATIONSHIP:

2/19/14

9:00AM

30Min.

THE HERMAN CAIN SHOW: What would a stay-at-home mom earn today if she received a salary for all she does during the day? Salary.com recently calculated that, in 2013, a stay-at-home mom in the United States was worth about \$114,000 per year. While that six-figure salary may sound good, in order to earn it, Mom put in a 94-hour work week. If a full-time job is 40 hours per week, this outcome means that Mom's base salary is \$37,549. With 54 hours of overtime, worth \$76,037, Mom's total salary is thus \$113,586.

3/13/14

8:38PM

9Min.

THE CLARK HOWARD SHOW: For millions of Americans, pets are just like family. The Bureau of Labor Statistics reports we spend \$61 billion a year providing for them. But before you rescue Fido from the shelter, consider the costs. "A shelter adoption fee can run anywhere from zero to \$500," according to Dr. Emily Weiss with the ASPCA. She says it averages between \$75 and \$125. "One advantage of a shelter is that the adoption fee usually includes spaying or neutering, immunizations, and microchipping," says Dr. Weiss. The ASPCA estimates caring for a dog will run about \$1,500 during the first year alone, which works out to \$125 a month. Here's how it breaks down by the size of the dog: Small dog: \$1,314; Medium dog: \$1,580; Large dog: \$1,843. Have a cat? Your first year estimate is \$1,035. These estimates include basic needs, plus the initial cost of adoption. Unexpected trips to the vet are missing from the equation. Just one illness can run \$500 or more if your vet recommends an expensive X-ray or blood work. Dr. Weiss says many people give up their pets because they can't afford the vet bills.

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EMPLOYMENT / BUSINESS ISSUES:

1/6/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: A report released this summer by the Urban Institute found that nearly half of the long-term unemployed in 2012 had at least some college education. More than 1 in 10 were college graduates, and 4.5 percent held advanced degrees. Nearly two-thirds of the long-term unemployed were in their prime working years, between the ages of 26 and 55. Nearly one-third were parents, and a little over one-third were married. ITS THE ECONOMY!

1/22/14

9:30AM

30Min.

THE HERMAN CAIN SHOW: Target Corp. said it will end health insurance for part-time employees, joining Trader Joe's Co., Home Depot Inc. and other retailers that have scaled back benefits in response to changes from Obamacare. Meanwhile, Cover Oregon, the Obamacare health exchange for the state of Oregon, has spent \$200 million on a website that still does not work. In just three years, program officials spent \$200 million of the \$305 million they were given in federal money.

1/24/14

10:00AM

30Min.

THE HERMAN CAIN SHOW: U.S. retail giant Target confirmed Wednesday that it would eliminate 1,175 positions, laying off 475 workers and allowing 700 other jobs to go unfilled. Only partly due to "cyber attack". The company said comparable store sales would decline about 2.5 percent for the fourth quarter, compared with the same period in 2012. The company expects fourth-quarter earnings of \$1.2 to \$1.30 per share, compared with \$1.50 to \$1.60 before the breach was disclosed.

EMPLOYMENT / BUSINESS ISSUES:

2/3/14 9:45AM 30Min.

THE HERMAN CAIN SHOW: Confronting an economic recovery slowed by persistent joblessness, President Obama on Friday won commitments from nearly 300 companies to reach out to the nearly 4 million Americans who have been jobless for half a year or more. "It's a cruel catch-22," Obama said at a White House event with CEOs, job training groups and advocates for the unemployed. "The longer you're unemployed, the more unemployable you may seem." Obama called that "an illusion" because, he said, such workers are often better qualified and better educated than workers who just recently lost their jobs. Among the CEOs at the White House Friday were top executives from eBay, Morgan Stanley, Boeing, Marriott International and McDonalds. When President Obama took office in January 2009, the average duration of unemployment was 19.8 weeks. In December 2013, the average duration of unemployment was 37.1 weeks. During President Bush's first term, the average duration of unemployment was 17 weeks. During President Obama's first term, the average duration of unemployment was 34 weeks.

2/5/14 9:30AM 30Min.

THE HERMAN CAIN SHOW: The long-term effect of ObamaCare on the U.S. economy was rewritten Tuesday with the Congressional Budget Office issuing a revised projection that nearly 2.5 million workers could opt out of full-time jobs over the next 10 years -- allowing employers to wipe 2.3 million full-time jobs off the books. The report states ObamaCare will also lead to a reduction of the net number of total hours worked by as much as 2 percent in the period from 2017 to 2024. It states that "lower-wage workers" will see the biggest reduction in the number of hours worked. The nonpartisan agency said most of that would come from people choosing not to work or working less in order to keep their incomes low enough to continue to get subsidies toward buying coverage. Thanks to the lingering effects of the recession, the aging of the country, the shrinking of the labor force, and various tax and spending policies, CBO says, the nation now only has the potential to grow about 2.1 percent per year over the next decade, on average.

2/11/14 9:00AM 1HR.

THE HERMAN CAIN SHOW: While much attention has been paid to the report's finding that Obamacare will reduce employment by as much as 2.5 million workers, buried in the recent Congressional Budget Office report is this bombshell: "CBO estimates that the ACA will cause a reduction of roughly 1 percent in aggregate labor compensation over the 2017-2024 period, compared with what it would have been otherwise." Translation: Obamacare means a 1 percent pay cut for American workers. How much does that come to? Since wages and salaries were about \$6.85 trillion in 2012 and are expected to exceed \$7 trillion in 2013 and 2014, a 1 percent reduction in compensation is going to cost American workers at least \$70 billion a year in lost wages. It gets worse. Most of that \$70 billion in lost wages will come from the paychecks of working-class Americans — those who can afford it least. That's because Obamacare is a tax on work that will affect lower- and middle-income workers who depend on government subsidies for health coverage. The subsidies Obamacare provides depend on income. If your income goes up, your subsidies go down. This means Obamacare effectively traps people in lower-income jobs by imposing an additional tax on every dollar of additional income they earn. Meanwhile, a professor of leisure studies at the University of Iowa has written a 1,278-word essay excoriating Republicans for criticizing both unemployment caused by Obamacare and unemployment generally.

EMPLOYMENT / BUSINESS ISSUES:

2/14/14 9:35PM 9Min.

THE CLARK HOWARD SHOW: People looking for work right now are having a terrible time and it's been particularly brutal for last year's college graduating class. So how should you be looking for a job? LinkedIn has had a resurgence in popularity for networking. People are now even using the site to host videos that show who they are on the site. While Facebook has harmed a lot of reputations, people seem to be getting it right with LinkedIn. Nowadays people are trying all kind of outlandish things to attract employers. But in general, the outlandish approach isn't your best bet. The beauty of networking is that most jobs are filled by hirers who are likely to bring in someone they know or know of for an interview. A friend of friend, a colleague of colleague. People think that networking is passé. No way. Today as the Great Recession marches on and as headline unemployment is still high, the reality is that getting in the door is what counts. Nobody likes to be asked for a job, but everybody loves to give advice. So identify some key people in your industry who you can have a face-to-face meeting with and interview them for their career advice. Also, don't overlook the possibilities of doing internships.

2/17/14 9:00AM 30Min.

THE HERMAN CAIN SHOW: After three days of secret-ballot voting, employees of the Chattanooga, Tennessee, Volkswagen VG plant rejected attempts by the United Auto Workers to unionize the autoworkers. If the German-based company's Chattanooga workers had voted in favor of unionization, it would have been the first time that the UAW represents workers of a foreign company. In the secret-ballot, which is intended to prevent intimidation from outside parties by protecting voters' identity, Volkswagen workers rejected an UAW takeover by a vote of 712 to 626. According to the Heritage Foundation, studies typically find that unionized companies earn profits between 10 percent and 15 percent lower than those of comparable non-union firms. Profits drop at companies whose unions win certification elections but remain at normal levels for non-union firms. One recent study found that shareholder returns fall by 10 percent over two years at companies where unions win certification

2/28/14 9:07PM 7Min.

THE CLARK HOWARD SHOW: In an age when some 40% of people have no sick leave at work, there's a big push to mandate employers to grant it across the country. Yet I think there's a better solution that doesn't require a government mandate. I believe the situation calls for a common sense approach. Sure, there will always be people who look at a sick leave as other time paid off, a mental health day or they partied too hard the prior night and decide to call out. I believe it's appropriate when an official like the Surgeon General declares a pandemic or national medical emergency, that employers should then freely grant their employees paid medical leave. Are you supposed to go to work sick because if you don't, your boss will frown on you or fire you? People just don't know what to do. If you have paid sick leave or PTO (paid time off), use it. You are potentially being more loyal to your employer -- not less -- when you stay home and take the time to get better. Being the martyr who comes in and spreads germs to show how tough you are is not a good idea. Your work performance may slip and you'll make mistakes. And you may even get your supervisor or manager sick. Who are they mad at then?

EMPLOYMENT / BUSINESS ISSUES:

3/20/14 8:37PM 7Min.

THE CLARK HOWARD SHOW: Would you feel comfortable with your employer snooping around on your social media accounts? In Florida, employers are currently allowed to demand username and passwords for social media of their current employees and potential hires. I'm talking Twitter, Facebook, LinkedIn, and other popular sites. Once they have your username and password, they can go on a fishing expedition looking for whatever they want on you. Should you refuse to divulge your digits, you're kicked to the curb. There's been a bill introduced in Florida that would bar employers from requiring access to your social accounts. It would only allow access under the strictest circumstances where social may have been used to harm a business. Yet The Orlando Sentinel reports businesses in Florida are steaming mad and fighting hard to prevent any protections for employees. It's mind-blowing to me that employers would think it's the right thing to do, to be able to violate your privacy and embark on a wild fishing expedition on a whim. Shame on these employers in Florida! As I write this, we have 16 states that limit employers' ability to access your social media account. That should be an all 50 state thing.

3/25/14 9:06PM 8Min.

THE CLARK HOWARD SHOW: Employees of smaller companies will have \$100,000 less in retirement than workers at bigger companies. But it's not for the reason you think. A study done by BankRate.com found the average worker at a small company who invests in a 401(k) over a lifetime will lose \$113,000 of that money. That's not because the wages might be smaller at a smaller employer. That's because the money goes down the drain to massive junk fees and expenses put on by the third party administrator of the small company's 401(k) plan. Think about that. More than \$100,000 less in retirement just because your employer isn't savvy in picking a 401(k) plan administrator! Here's my suggestion. If you are somebody would never save otherwise, I want you to save money in your employer's plan -- even with the crummy 401(k) administration. On the other hand, if you are a real self-motivated saver, I want you to look at the plan expenses. The expenses on the average mutual fund are 1.25% per year. Yet if you're being charged more than six tenths of one percent (.60%), then they're ripping you off. The funny thing is your employer probably doesn't even know they're getting ripped off by the plan administrator's fees.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2014**3/31/14****ISSUE & DESCRIPTION****DATE****TIME****LENGTH**

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WOMEN / MINORITY ISSUES:

1/3/14

4:00PM

2Hrs.

THE ERICK ERICKSON SHOW: Vikings Kicker, Chris Kluwe's story on gay marriage and getting cut from team, then transitioning to gay marriage and their related issues in professional sports. A feminist article, PIV is always rape, ok, that creates a new problem, PIV (Penis in Vagina) and why it's always rape with commentary and banter directly from the article. A tease of the top stories and a continuation of the gay marriage discussion/ PIV story. The nation's sweeping cold weather and the most feminine college mascots with callers. A continuation of absurd college mascots and a brief discussion on organized religion with a tease of the basketball game at 6:35pm.

1/27/14

1AM

12:00

BUSINESS IN THE BLACK: Rev. RLWhite, President of the Atlanta NAACP talks about the Jubilee Celebration which celebrates the Emancipation Proclamation. The event will feature entertainment and celebrities in every arena.

1/27/14

1AM

20:00

BUSINESS IN THE BLACK: Xernona Clayton, civil rights activist and Executive Producer of the annual Trumpet Awards talks about the awards that honor African Americans from all walks of life who are serving in their particular industry. This week long event features a pastor's event and the International Civil Rights Walk of Fame Inductees.

2/3/14

1AM

23MINS

BUSINESS IN THE BLACK: Rodney Demery, A homicide detective in Louisiana talks about his book "No Place for Race: Why We Need to Address Economic and Social Factors that Are Crushing Us Every Day". Demery says that when a child is lying on an autopsy table there is no race, we need to address crime and not make every issue about race. Demery discusses how his job as a homicide detective affected his character and made him want to affect change in society.

WOMEN / MINORITY ISSUES:

1/5/14	6AM	25MINS
1/6/14	12AM	25MINS

PERSPECTIVES: Isabelle Wilkerson, Author –The Warmth of Other Suns-Pulitzer Prize winner Isabel Wilkerson is author of "The Warmth of Other Suns," the New York Times bestseller that tells the true story of three people who made the decision of their lives during the Great Migration, a watershed in American history. The book was named to more than 30 Best of the Year lists. The Great Migration was one of the biggest underreported stories of the 20th Century. It lasted from 1915 to 1970, involved six million people and was one of the largest internal migrations in U.S. history. It changed the country, North and South. It brought us John Coltrane, Thelonius Monk, Toni Morrison, August Wilson, Bill Russell, Motown, Denzel Washington, Michelle Obama -- all children or grandchildren of the Great Migration. It changed the cultural and political landscape of the United States, exerting pressure on the South to change and paving the way toward equal rights for the lowest caste people in the country.

2/23/14	6AM	25MINS
2/24/14	12AM	25MINS

PERSPECTIVES: Clinton Galloway, Activist and author – The Anatomy of A Hustle - When we think of civil rights during Black History Month, our first thoughts are typically of the brave individuals who organized, marched, and fought in the 1950's and 1960's for the cause of full equality under the law in this country. Fifty years have passed since those struggles. Who are the modern civil rights leaders and champions? What are we fighting for today? Clinton Galloway is one person who deserves recognition for his work in championing the rights of minority entrepreneurs. For decades, African-American and Hispanic entrepreneurs were denied access to lucrative business deals with cities and municipalities across the country. Instead, these deals, many of which were meant to improve the lives of minorities in impoverished, urban communities, were typically awarded to White, well-connected political contributors and wealthy businessmen. Mr. Galloway took his case all the way to the United States Supreme Court and won. His effort ushered a new era and new opportunities for minority entrepreneurs seeking to build businesses owned by minorities in minority communities.

3/26/14	9:30AM	30Min.
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Washington Redskins owner Dan Snyder isn't backing away from his team's controversial name. But he is stepping up to help Native Americans. On Tuesday, announced the creation of the Washington Redskins Original Americans Foundation -- which will provide "meaningful and measurable resources" and "genuine opportunities" to tribal communities. In an open letter to "Everyone in our Washington Redskins Nation," Snyder said his foundation "will work as partners to begin to tackle the troubling realities facing so many tribes across our country. Our efforts will address the urgent challenges plaguing Indian country based on what Tribal leaders tell us they need most." Snyder says he spent four months traveling to tribal reservations in 20 states -- "to listen and learn" about Native Americans' "views, attitudes, and experiences."